

No 60.

5 Cents.

# FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

## CHASING POINTERS; OR, THE LUCKIEST BOY IN WALL STREET.

By A SELF-MADE MAN.



The scream came from the office of Colt & Co. Fred flung open the door, and saw a man in a silk hat pressing his hand over Daisy's mouth, to stifle her cries. It was evident that there was foul play going on.



# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

*Issued Weekly—By Subscription \$2.50 per year. Entered according to Act of Congress, in the year 1906, in the office of the Librarian of Congress, Washington, D. C., by Frank Tousey, Publisher, 24 Union Square, New York.*

No. 60.

NEW YORK, NOVEMBER 23, 1906.

PRICE 5 CENTS.

# CHASING POINTERS

OR,

## THE LUCKIEST BOY IN WALL STREET

By A SELF-MADE MAN

### CHAPTER I.

#### HONESTY IS THE BEST POLICY.

Two messenger boys, one tall and lanky, the other short and compact, popped out of one of the elevators when it came to a stop at the sixth floor of the Mills Building one morning at about ten o'clock, and made a simultaneous run down the empty corridor.

The tall boy was known as Owen Murphy, the short lad as Fred Ticknor.

Both were employed by neighboring brokers in a Wall Street office building—the former by Spencer & Sysonby, the latter by Colt & Co.

Both boys saw a flat, dark brown object lying in their path, and each recognizing that it was a pocketbook, made a quick grab for it.

Ticknor got it and straightened up with a triumphant grin.

"Halves!" demanded Murphy, with a greedy, disappointed look.

"Not on your life, Murphy," replied Fred. "It's not ours to divide. Somebody lost this wallet, and if I can find out who it belongs to I'm going to return it to him."

"Yes you are?" sneered Murphy, who had no sympathy with such a proceeding, for he was accustomed to go on the principle that findings is keepings. "I don't think. You're just givin' me that steer to get out of divvyin' up."

"All right, you're welcome to your opinion," replied

Fred, who was a thoroughly honest boy, both in principle and practice. "I've told you what I'm going to do with it."

"How are you goin' to do it when you don't know who it belongs to?"

"Here's the owner's name—George Bates—stamped in gilt letters on the flap."

"S'pose it is? How are you goin' to find him?"

"Maybe his address is inside the wallet."

"Why don't you look and see, then?" replied Murphy, who was anxious to see how much money, if any, was in the pocketbook. "I don't believe there's any money in it, anyway."

"I'll open it and see if I can find the owner's address," said Fred, suiting the action to the word, much to his companion's satisfaction.

"Not a cent," chuckled Murphy, as the main compartment of the wallet revealed merely a number of papers, and newspaper clippings. "Did you ever get left in your life? Ho, ho, ho!"

As Fred opened up an inner pocket, however, there were displayed half dozen \$500 bills, together with the business card of a broker on that floor of the building.

"Did you ever get left yourself, Owen Murphy?" laughed Fred, as he exhibited the bills and took out the card.

Murphy stopped grinning and gazed hungrily at the money.

"Oh, come now, Fred Ticknor, you're not goin' to be such a chump as to hunt up the owner of that money," remon-



strated Spencer & Sysonby's messenger. "There must be two or three thousand dollars there. Give me two of them bills and I'll never say a word about you findin' the wallet. All you've got to do is to take out them bills and throw the book just as it is down the first sewer hole you come to on your way back to your office."

"Say, Murphy, what do you take me for?" asked Fred, indignantly.

"I take you for a fool if you don't do as I say."

"Well, I'm not going to do as you say. Here's the card of a broker on this floor. I mean to get the address of Mr. George Bates from him or turn the wallet over to him to be returned to its owner."

"Do you mean that?" asked Murphy with a look of disgust.

"I do, and if you wait around here until I've delivered my message to Gage & Moran you'll see me do it," replied Fred, decidedly, closing the wallet and putting it into his pocket.

"You'll never get a chance like this again, Ticknor," said Murphy discontentedly. "A feller that'll let a streak of luck like this get away from him don't deserve nothin'. I don't wonder that you and your folks is hard up. You ought to be."

"Look here, Murphy, you ought to be ashamed of yourself to talk that way. You know that if I took this money, whether I divided it with you or not, it would be just the same as stealing it, when I've got a plain clue to find the owner."

"Oh, rats! A man that can afford to carry \$500 bills around in his pocket can afford to lose 'em. We need 'em a blamed sight more than he does. You don't know but he's a millionaire. Maybe you think he'll give you one of them bills as a reward. If he does I ought to have half. But I don't believe you'll get over a tenner, if you get that. These rich chaps are all stingier than blazes. I know a feller that found \$10,000 in one of the ferry houses, and all he got for returnin' it was thanks. If it had been me I'd fired it at him."

"That has nothing to do with the matter at all, Murphy. The finder of a lost article has no right to keep it when he can locate the owner. It is pretty nearly as bad as putting your hand in a man's pocket and taking his money."

"No it ain't."

"Why isn't it?"

"Because it isn't. Pickin' a pocket is stealin'."

"And keeping money that doesn't belong to you when you can find the owner is stealing, too," replied Fred, stoutly. "My mother brought me up to do the square thing by everybody, and I don't believe I'll suffer by doing it. We're pretty hard up, I'll admit, but I guess we can pull through without taking what doesn't belong to us."

"You needn't hand me out none of your Sunday-school lessons, Ticknor," growled Murphy, contemptuously. "I'm only sorry I didn't find that pocketbook myself."

"You'd have kept the money, then, I suppose?" answered Fred.

"I'd kept one of the bills, at any rate, for my trouble in trying to find the owner. It's worth it."

"Run on and deliver your message," said Fred, abruptly. "I'm going in here."

He opened the outer door of Gage & Moran's office and admitted himself into the reception-room.

The office boy, who knew him, said Mr. Gage was busy and couldn't be disturbed.

"Well, you can take this envelope into him, can't you, and let me know whether there's any answer?"

"Sure, I can," replied the boy. "Take a seat till I come back."

Fred Ticknor was the son of a poor widow.

He had a twin sister, named Bessie, who worked for Mandelbaum & Co., on the fourth floor of a big building on Broadway.

The brother and sister supported their mother, who made their humble home a little haven of comfort for them.

Mrs. Ticknor, who had been brought up in comfort and even luxury, had sacrificed her prospects and estranged herself from her family by marrying a poor but talented artist.

After a ten years' fight for recognition, her husband died suddenly on the eve of success, and since then the little widow had had a hard struggle to bring up her two children and make both ends meet.

She managed to keep them at the public school until both graduated, and then Fred secured a position as a Wall Street messenger, while Bessie got work in a skirt factory, and their united wages made life somewhat easier for their mother.

There was no answer to the note Fred brought to Gage & Moran, so he walked down the corridor to Alfred Byron's office, which was the name on the card in the wallet.

He asked for Mr. Byron and was admitted to the private office.

"Well," said the broker, wheeling around in his chair, "what can I do for you?"

"Do you know a man by the name of George Bates?" asked Fred.

"I do."

"Did he call on you this morning?"

"He was here about half an hour ago. What is the purport of your questions, young man?" asked Mr. Byron, regarding his young visitor sharply.

"The fact of the matter is, I found——"

Here he was interrupted by the sudden and unannounced entrance of a tall, good-looking man of perhaps forty years of age, who seemed to be much excited.

"I beg your pardon, Mr. Byron, but I have lost my pocketbook. I thought perhaps I dropped it in your private room when I took out my handkerchief."

"I have not seen it, Mr. Bates. You might look around on the carpet. By the way, here is a boy who has been inquiring about you."

"About me?" asked the visitor, regarding Fred inquiringly.

"Yes, sir, if your name is George Bates."



"That's my name."

"Then I guess this is your wallet, isn't it?" asked the boy, taking the article from his pocket.

"Why, yes," replied the gentleman, in an immensely relieved tone. "Where did you find it?"

"In the corridor not far from the elevators, about fifteen minutes ago."

"And you came in here to return it, did you?"

"Yes, sir. I opened it to see if I could find your address, and I discovered Mr. Byron's card. So I came in to find out if he knew you."

"I am very much obliged to you, my lad. "You are an honest boy, evidently, for you could not help seeing that there were several five-hundred-dollar bills in the wallet."

"I saw them, sir."

"I'm afraid some boys would have appropriated the money and then destroyed the pocketbook and its contents. The papers in this wallet are worth a great deal more to me than the three thousand dollars. You have done me a valuable service, and it will give me a great deal of pleasure to present you with one of these five-hundred-dollar bills. You have fairly earned it," said Mr. Bates, holding the money out to him.

Fred looked at it with longing eyes, but made no effort to take it.

"I did not bring your wallet back in expectation of receiving a reward, sir," he said. "Of course, if you choose to give me something I shall accept it with thanks; but five hundred dollars—I have no right to take as much as that from you."

Mr. Bates seemed to be pleased with Fred's attitude in the matter.

"You seem to be an uncommon boy," he replied. "In my opinion you clearly deserve a reward commensurate with the value of the service you have rendered me. I beg you will accept the bill—I can easily afford to give it to you."

Fred took it with some hesitation.

"I am very much obliged to you, sir. Your liberality is unusual."

"I think the circumstances are sufficiently unusual to warrant it, my lad. What do you think, Mr. Byron?"

"I agree with you, Mr. Bates. I think you are uncommonly lucky to get your property back intact. I believe in encouraging honesty when you come across it, if only on account of its rarity under the fire of temptation."

"What is your name, my boy?" asked Mr. Bates.

"Fred Ticknor."

"You are employed in this neighborhood, I presume?"

"I am working as office boy and messenger for Colt & Co., stock brokers, No. — Wall Street."

"Well, I rather think I should like to keep track of a boy of your caliber. Here is my card. Call on me some time when you have leisure. I may be able to do something for you."

"Thank you, sir; I will."

"I won't detain you any longer, Ticknor," he said, hold-

ing out his hand. "I am very glad to have met you. Good-bye."

Fred bowed to Mr. Byron and left the office.

"Well," he said to himself as he walked along the corridor toward the elevators, "I think this is proof that honesty is the best policy, after all—at any rate, it's my policy, and I mean never to go back on it."

## CHAPTER II.

### THE UNEXPECTED LIBERALITY OF MR. COLT.

"It took you a long time to deliver that note to Gage & Moran, Ticknor," said Mr. Colt, when Fred returned to the office and told his employer that he had brought back no answer. "Was there a fire in Broad Street? or perhaps you stopped to have a hair cut and a shampoo," sarcastically.

"No, sir; nothing of that kind. I found a pocketbook in the Mills Building, and I lost a little time in handing it back to the owner."

"Indeed! You found a pocketbook, did you? Is this a new gag, or what?" sneered his employer, who was in bad humor that morning and had been making things rather sultry in the office since he came down.

"No, sir. I'm tell you the truth."

"What was in the pocketbook?" asked Mr. Colt, sharply.

"There were some papers, sir, and three thousand dollars in bills."

"Three thousand dollars in bills!" gasped the broker, looking at his office boy as if he was a new species of animal. "And you returned that pocketbook to the owner?"

"I did. That was right, sir, wasn't it?"

"Of course it was right; but—— He stopped and looked hard at the boy. "Who was the man that lost it?" he asked suddenly.

"His name was George Bates. He gave me his card. Here it is."

"That's one of the biggest outside operators in the Street. Did he give you anything?"

"He gave me five hundred dollars, sir."

Mr. Colt whistled softly.

"You were well paid for being honest."

"I didn't ask for any pay."

"But you expected to get something, didn't you?"

"I thought he might give me ten dollars."

"For returning three thousand dollars, eh?"

"I've heard of people returning more than that and getting less, sir."

"Oh, you have?" sneeringly.

"Yes, sir."

"Well, I'm glad to find I have such an honest boy in my employ," said Mr. Colt, sardonically.

"I thought you always considered me honest, sir," replied Fred, feeling a bit depressed by his employer's manner.

"Well, there are degrees of honesty, young man. I expected you were like the average run—that is, I never would have suspected you guilty of theft without some good evi-



dence. But when a boy of your age finds a pocketbook with money in it the temptation is usually irresistible to keep it and say nothing about it."

"My mother taught me differently, sir. "I don't think it pays to keep what doesn't belong to you unless you find it impossible to discover the owner."

"Humph! We won't discuss the matter. You are rather out of the ordinary. I think I will raise your wages two dollars a week on the strength of your being a kind of phenomenon," grunted Mr. Colt. "Take these papers to Miss Dean for her to copy. On the way out you can hand that to the cashier."

"That" was an order to the cashier to raise Fred's wages from six dollars to eight dollars.

Mr. Colt was evidently a peculiar man—a rather difficult one to get along with.

You had to get used to him, and that wasn't an easy thing to do.

Fred thanked him for the raise and left the private office.

"What's this?" asked the cashier, glancing over Mr. Colt's penciled memoranda. "A two-dollar raise, eh? Did you have the nerve to beard him in his den for that in the condition he is this morning?" said the man in astonishment.

"I didn't ask him for it, replied Fred. "He handed it out voluntarily."

"He did!" almost gasped the cashier. "Well, I've been with him six years, and I never knew him to do that before."

"There's always a first time with everything," grinned Fred, passing on to the stenographer's room.

Miss Daisy Dean, who attended to Mr. Colt's correspondence and such other matters as he had to do, was not exclusively employed by him, though her office opened out of his counting-room.

There was another door to her office opening on to the corridor, and the glass part of it bore the legend, "Miss Dean, Public Stenographer."

Miss Daisy, who was a very pretty and interesting young woman of perhaps nineteen, as bright as a new saucepan and as smart as the best in the business, did work for other brokers as well as Mr. Colt, from whom she rented her office.

She and Fred were great friends, and the boy often dropped into her sanctum to exchange a few words with her, even when business did not call for the visit, and she always seemed pleased to see him.

"I suppose I'm as welcome as the flowers in May," chuckled Fred, as he walked into Daisy's room, "for I've brought a batch of work for you."

"You're always welcome, Fred," replied the young lady, sweetly, "whether you bring work or not."

"You said that very nicely, Miss Dean," grinned the boy. "This seems to be my lucky day."

"Indeed! Have you been unusually fortunate to-day?"

"I have, for a fact."

"In what respect, if I am not asking too much?"

"The boss has just raised me two dollars."

"You are lucky. I understand that he is not subject to such generous fits. How did it happen? When I was in his office half an hour ago he was as grumpy as a hungry bear."

"I noticed he was out of sorts. He began by pulling me over the coals for staying out too long on my errand."

"And he wound up by raising your wages? He is a strange man."

"Yes, he's different from some people."

"It must have been something out of the ordinary that induced him to raise you two dollars?" smiled Daisy, clearly curious to get at the reason for so extraordinary a circumstance.

"It was. "You see, my luck began in the Mills Building, where I carried a note to the office of Gage & Moran."

Miss Dean looked interested.

"I hadn't more than stepped out of the elevator on the sixth floor when I ran against a pocketbook."

"A pocketbook!"

"Yes. It was lying in the middle of the corridor."

"You picked it up, I suppose?"

"Well, say, I'm not passing such things by."

"Was there any money in it?"

"Three thousand dollars."

"My goodness! And what did you do with it?"

"Returned it to the owner, and he presented me with five hundred dollars for my trouble."

"Is it possible! You were lucky, and on top of that you got your wages raised."

"When I told Mr. Colt about finding and returning the wallet he was so surprised to think that any boy would return a pocketbook with money in it that he raised me two dollars on the spot. He almost took my breath away, but I had enough left to thank him for his munificence."

"Munificence is good, Fred. Been consulting a dictionary lately?" laughed Miss Dean.

"No, but I think the word applies to my case, for it was a big boost for Mr. Colt to indulge in, especially when you consider the grouch he has on this morning. When the clerks hear of it they'll have a fit."

Daisy laughed heartily at the comical way the young messenger put it, and then, one of her customers coming in at the moment, Fred left and returned to the counting-room, where he took his customary seat, ready to attend to callers or to go out on another errand, as the case might be.

"Well," said Murphy, suspiciously, when the boys met again that afternoon, "did you turn that pocketbook in to the owner, as you said you were going to do?"

"I did." And he told Murphy the circumstances, withholding the fact that he had received a five-hundred-dollar bill for his honesty, for he knew well enough the other would insist that he ought to divide the money between them, and he could not see what right Murphy had to any of it.

"What did he give you?"

"You mean the owner of the wallet?"



"That's who I mean."

"You'll have to ask him, for I'll never tell you."

"Why won't you?" demanded Murphy, aggressively.

"Because I'm not telling everything I know. It's poor policy."

"I don't believe you got over a fiver," retorted Murphy, sneeringly, hoping to draw him out; but it didn't work.

"You have a right to your opinion," replied Fred, calmly.

"Hand me over a fiver, and I won't say nothin' more about it," said Murphy.

"I'll hand you over nothing."

"Then I'll get square with you," replied the other, darkly.

"What for?"

"Because you refuse to divvy."

"How do you know I got anything?"

"It stands to reason you ought to have got somethin' for returnin' a wallet with three thousand dollars in it. I shouldn't be surprised if you got fifty or a hundred dollars. I ought to have half, for I was with you when you found it."

"What has that got to do with it?"

"Everythin'. You ask any of the fellers if it isn't the square thin' to ante up equally all around, even if there was a bunch with you."

"Would you have done that, had you picked it up instead of me?"

"Certain, I would. I'd have given you half of the money in the wallet and kept the other half myself."

"And what about the owner of the pocketbook?"

"I guess we wouldn't worry about him. Aren't you goin' to give me somethin'?"

"Nothing doing," grinned Fred.

"Then I've got my opinion of you, Fred Ticknor," said Murphy, angrily.

"I hope it's a good one," chuckled Fred.

"It is, I don't think. You and me is out after this. Understand?"

"I'm willing to take your word for it. I hope I'll be able to survive the loss," he snickered.

"You needn't be funny. I got no use for a feller that doesn't act square."

Murphy turned his back on Fred and walked off.

### CHAPTER III.

#### FRED'S FIRST TRANSACTION ON THE MARKET.

Before Mr. Colt left home that afternoon every clerk in the counting-room had heard about the messenger boy's raise of wages.

"You're the luckiest boy in Wall Street," said Duncan, the margin clerk, to Fred, whom he had stopped on his way to the washroom.

"I was pretty lucky to-day, at any rate," replied the boy, with a grin.

"How did he come to do it?" asked another clerk, coming up.

"Yes, let us hear about it," chipped in a third. "Did you actually brace him for two extra plunks?"

Fred, however, didn't feel disposed to spread the news around that he had made five hundred dollars that morning through his honesty, and that that was the reason Mr. Colt had raised him.

He had confided the fact to Miss Dean, it is true, but he had unlimited confidence in her and knew it would go no further.

So he simply chuckled and looked wise, and let the clerks figure the matter out for themselves.

At quarter past three he was off for the day, and before going home he asked the cashier to change his five-hundred-dollar bill for five one-hundred ones.

He put four of the bills in an envelope, sealed it and put his name on it, then asked the cashier to keep it in the safe for him.

The other hundred he put in his pocket to surprise his mother with."

"I made some extra money to-day, mother," he said, at the supper-table.

"I am glad to hear it, my son. Money always comes in handy," she replied.

"How did you make it, Fred?" asked his sister.

Then he told the story of the finding and restoration of the pocketbook.

And you actually received five hundred dollars?" said his sister, opening her eyes in astonishment.

"Yes, and here is one hundred of it, mother, which I make you a present of; the balance is in an envelope in the office safe."

He tossed his mother the bill.

"What, all this for me!" the little woman exclaimed, looking at the bill in a kind of wonder, for it had been many a long day since she had seen or handled a bill of so large a denomination.

"Sure it's for you. Who has a better right to it? You can buy yourself a new dress, and a new hat, and lots of other things that you need. Don't be stingy with yourself, mother, for there's more where that came from."

"What are you going to do with the rest, Fred?" asked his sister. "Put it in the savings bank?"

"I guess that will be the best place for it. By the way, I have more good news to tell you."

"More!" exclaimed his sister.

"Yes; the boss raised me two dollars on my wages."

"It was very good of him," said Mrs. Ticknor.

"I guess I earn it, all right," replied Fred. "It was a surprise to me, just the same, for Mr. Colt is the slowest man in the Street when it comes to raising the wages of his help."

Next morning when Fred got to the office—which he always did ahead of the other employees—he sat down in his chair and began to read the news in a morning paper.

After a while he turned to the page containing the record of the previous day's market quotations, together with other matters connected with the financial world.



This had come to be a regular practice with Fred for some months back, and when he had seen the rise of a particular stock noted he often wished he had a few dollars to spare, so that he could take a little flyer in the market on his own account and, if he was lucky, make a few extra dollars for himself over and above his wages.

This morning he noticed a paragraph referring to the upward spurt of a stock called J. & D., which had advanced four points since the previous Monday.

The paper said there was a rumor afloat that a syndicate had been formed to boom these shares, but it could not be verified.

When Duncan, the margin clerk, came in, Fred asked him what he thought was the cause of the rise in J. & D. shares.

"I couldn't tell you," replied Duncan. "It may be a real boom, or it may only be a temporary boost that will peter out to-day, or to-morrow, or the next day. Only the persons on the inside have any accurate knowledge on the subject."

"The market is rather a dangerous thing for an outsider to monkey with, don't you think, Mr. Duncan?"

"Dangerous! It's as risky as handling a dynamite bomb. I usually advise friends of mine to keep out of it, unless they have a good pointer."

"A good pointer is hard to get, I guess."

"Well, rather. People are chasing them up and down Wall Street every day, but they're about as easy to lay hold of as a greased pig."

"Did you ever catch one?" grinned Fred.

"Several. I made a small wad on two of them, but the third pointed to the poorhouse, for I landed in the soup."

"Then you can't always depend on a pointer if you land one?"

"Not always, because some of them are fakes. You want to be sure it is the real stuff before you risk your good money on it."

"Some of the newspapers claim to furnish good pointers on the races; why couldn't they do the same with the market?"

"They frequently do; but you want to be wise on the subject to judge of their value. If you've got any money to lose, Fred, you can't drop it any quicker than by putting it up on stocks. You ought to know that by this time, if you've kept your eyes open. People come in every day with their little wads and bank them on some stock or another, and their margins usually go to swell the boss's bank account."

Duncan went to work, while Fred pondered over the truthfulness of his remarks.

Later on he heard a couple of Mr. Colt's customers talking about the probability of a boom in J. & D.

One of them, who lived on Staten Island, said he had overheard three brokers canvassing the present rise in the shares on the boat, and they were of the opinion that some pool was at the bottom of it.

His companion asked him if he was going to buy any

of the stock, and he said he hadn't decided yet whether he would or not.

By and by Fred was sent with a message to a broker at the Exchange, and while passing in at the New Street entrance he overheard a bunch of D. T. messengers talking about the same stock.

"A good many people seem to have J. & D. on their brain this morning," he mused. "I'd like to scoop in a real simon-pure pointer on the subject, now that I have a few dollars in the office safe. I might be able to double my wad."

He looked at the tape when he got back to the office and found there had been quite a number of sales of J. & D. shares, and that it had gone up another point.

"It was 68 Saturday morning," he said to himself; "it is now 73. Somebody will make money out of it."

When he went on an errand shortly afterward he met a messenger he knew, and they stopped to have a chat.

"I wish I had a hundred cases," said his friend.

"What for?" asked Fred.

"I'd put it up on J. & D. shares."

"And lose it."

"No, I wouldn't. That stock will be selling in the eighties by the end of the week."

"How do you know?" asked Fred, eagerly.

"I picked up a tip in the office this morning."

"How do you know your tip is any good?"

"I heard my boss tell an old customer to buy J. & D. He said it was good for a ten-point rise. He wouldn't have told him that unless he was pretty certain of the matter. If I had a hundred dollars I'd risk it on the strength of that, and I'd be willing to bet fifty dollars more, if I had it, that I'd win a hundred dollars."

Fred, whose mind was now full of the prospects of J. & D., thought this pointer so good that he decided to take the risk of buying fifty shares.

He got the envelope containing his money and, going around to a little bank in Nassau Street that made a specialty of doing business on the market for small investors, put up three hundred and sixty-five dollars on a ten per cent. margin at the market price of 73.

It was his first speculation, and he felt very nervous for the rest of the day over his speculation, though he felt somewhat relieved when the market closed to find that J. & D. had advanced to 75.

"If I sold out first thing in the morning I should make about a hundred dollars," he thought, as he walked home. "I don't know whether I'll hold on for 80 or not. It seems to me it's too great a risk, though White's boss said it was good for a ten-point advance, and he may have inside information. I'll have to consider the matter."

That evening he told his sister in the strictest confidence that he had risked the bulk of his four hundred dollars on fifty shares of J. & D. stock.

"Oh, Fred!" exclaimed Bessie. "Aren't you afraid you may lose all that money?"

"I don't know whether I'm afraid or not, Bessie," he



replied. "I am bound to say that I never felt so funny before in my life. I'm two points ahead on my investment at this stage of the game, but I may be two points behind to-morrow, if a screw works loose in the deal."

"I think it was an awful risk to take," said his sister. "Four hundred dollars means so much to us. I never remember when we had even a hundred dollars at one time before. I'm sure I shall be so nervous till I find out how this speculation ends that I won't be worth a cent."

"I'm sorry I spoke to you about the matter, if it's going to affect you that way, Bess," said Fred. "But I like to take you into my confidence, as a rule, because you're such a dear, sweet sister."

"And you're the best brother in the world," declared the girl, kissing her twin brother, whom she dearly loved.

Next morning J. & D. shares were in greater demand than at any time since the boom started, and by noon the stock had advanced to 78.

Fred was waiting for an answer to a note in a Broadway office when he saw this quotation on the ticker, and it made him feel good.

"I-guess it will go to 80, all right," he said to himself. "White's pointer was a pretty good one."

Fred was fully determined to sell out when J. & D. reached 80, but he was kept so busy running errands that afternoon that he found no opportunity to get around to the little Nassau Street bank, and so the Exchange closed with the shares at 81½ before he realized that business was over for the day.

Bessie Ticknor was on pins and needles to learn how her brother's stock venture was getting on.

When she came home at half-past six she beckoned him into a corner and asked him for news in a whisper, so their mother wouldn't hear.

"I'm eight and a half points ahead to-night, Bess," he replied, gleefully. "I'm going to sell at the first chance I get in the morning."

"I'm so glad," she replied, in a tone of great relief. "How much do you expect to make?"

"How much? About four hundred dollars."

"Isn't that dandy!" cried the delighted girl.

It was eleven o'clock before Fred got the chance to run around to the bank to order the stock sold, and in the meantime there had been a good deal of business done in the shares and the price had gone up to 85½, and that was the figure the boy realized.

When he got his check and statement on the following day he found his profit amounted to a little over six hundred dollars.

"Gee whiz!" he exclaimed. "I'm actually worth a thousand dollars."

#### CHAPTER IV.

MURPHY FINDS A HUNDRED-DOLLAR BILL, AND WHAT COMES OF IT.

Before three o'clock that day Fred managed to get around to the bank in Nassau Street.

"I got this check of yours through the mail this morning," he said to the cashier. "I want to know if you will cash it and keep most of it here for me until I want to draw it out?"

"Are you Fred Ticknor?"

"Yes, sir."

"You'll have to get some one we know to identify you."

"Your margin clerk ought to remember I bought fifty shares of J. & D. from him a few days ago, and that I came in here yesterday about eleven o'clock and ordered the shares sold. Here is your statement of the transaction."

"Well, step around with me to his desk, and if he will identify you I'll fix the matter up."

The margin clerk recognized Fred as the party to the deal and the cashier was satisfied.

"As you are a minor we can't open an account with you, Ticknor," said the gentleman; "but I can give you a certificate of deposit for whatever money you leave with us."

"That will answer," replied Fred. "Give me two hundred dollars cash and a certificate for the rest."

The matter was so arranged.

"I heard you wanted some money, mother?" grinned Fred that evening, as Mrs. Ticknor was removing the supper dishes.

"Why, no, my son," she replied, in some surprise. "I have still the greater part of that hundred dollars you gave me the other day."

"Well, I thought maybe you wanted some more, so I brought you another hundred dollars. You can take it around and add it to your little account in the Bowery Bank. Here is the fifty dollars I promised you, Bess, last night," and Fred handed the bills across the table.

Bessie accepted her present with much satisfaction, for she knew her brother had made six hundred dollars in his stock deal, and she thought him the smartest boy in the city.

"You'll be giving all your money away at this rate, my son," smiled Mrs. Ticknor, who did not, as yet, know that Fred had made money in Wall Street.

"Don't you worry about that, mother. I'm putting it in good hands. I've fifty dollars more here that I'm going to invest in clothes and other things I need."

"I'll be able to attend a night school of shorthand and typewriting now," said Bessie. "I do so want to get out of working in a skirt factory."

"That's right, Bessie," replied her brother. "Just as soon as you're able to hold an office job I'll try and find a place for you down in Wall Street."

"That would be just lovely," cried the delighted girl.

"You wouldn't have to work as hard as you do now, with a forewoman bossing you around and finding fault with your work, and your hours would be shorter. Besides, you'd get more pay, too."

"I should like the change ever so much."

"Well, we'll go around after supper to-morrow evening and see the man who runs the school on Fourteenth Street."

Owen Murphy had been as good as his word and had not



noticed Fred since the afternoon our hero had refused to tell him what he got for returning the wallet to Mr. Bates, or ante up even a five-dollar bill.

Fred did not suffer any from the loss of Murphy's society, as he never liked him much.

For two weeks the boys frequently passed each other in the corridor of the office building without any sign of recognition.

But one morning Fred was surprised to receive a triumphant wink from Murphy as they came together in the elevator.

He looked at his former acquaintance narrowly, without saying a word.

He thought from Murphy's manner that the boy was casting about for some excuse to speak to him, and he wondered what was in the wind.

They both stepped out of the elevator together, and then Murphy could hold in no longer.

"Look here, Fred," he said, "I want to tell you something."

"Well, what is it? Got over your grouch?"

"Never mind that. I found something myself yesterday," he said, in a mysterious way.

"Another pocketbook?" grinned Fred.

"Nope. A hundred-dollar bill."

"You're lucky. Didn't have any one with you to divvy it with, either, I suppose?"

"Nope. Found it myself."

"Where did you find it?"

"That's tellin's," grinned Murphy.

"What did you stop me for?"

"I wanted to let you know that you ain't the only pebble at findin' things," replied Murphy, with a look of intense satisfaction.

"Oh, I see. Thought maybe you'd make me feel bad, eh? Well, the fact that you found a hundred dollars, or even a thousand dollars, wouldn't worry me in the least."

"Oh, I just wanted you to know—that's all. P'raps you think I'm kiddin' you? Well, here's the bill," and he took it out of his vest pocket and showed it to Fred.

It was a brand-new bill issued by the National City Bank, and on the back of it was stamped in pencil the name and business address of somebody who had had the bill in his possession.

"Going to try and find the owner?" asked Fred.

"What do you take me for? A chump?"

"That might represent a serious loss to somebody."

"That isn't my business. I'm going to have a swell time out of this bill. I'll treat you to a show to-night if you'll come with me."

"Thanks," replied Fred; "but I've got an engagement."

"Well, how will Saturday night next suit you?"

"Can't go Saturday night."

Murphy looked disappointed, and soon afterward the boys separated.

They met, however, again at a quick-lunch counter, and

Murphy renewed his offer to take Fred to a show, but without result.

They both stepped to the cashier's desk together, and Murphy, pushing Fred's fifteen cents back, told the proprietor to take the price of the two lunches out of the one-hundred-dollar bill.

The man looked at the bill and then at Murphy.

"Where did you get this?" he asked, suspiciously.

"What's the matter with it?" asked Murphy, with an anxious look. "Isn't it good?"

"It's good enough, but it's a large bill for a boy to have around loose. Haven't you any smaller change?"

"I want to change that bill."

"I wouldn't mind changing it if I thought you came honestly by the bill."

"Do you think I'm a thief?" demanded Murphy, indignantly. "My name is Owen Murphy, and I work for Spencer & Sysonby. Ask him if I ain't all right," and he pointed to Fred.

A line of impatient people was beginning to collect near the cash desk, so the proprietor refused to change the bill, and Murphy grumblingly paid in small change for his own lunch, as Fred insisted on settling his own check.

"Why didn't you get it changed at your own office before you started for lunch?" asked Fred.

"Because the cashier would have asked me where I got the bill."

"Suppose he did? Couldn't you have said you found it?"

"Then he would have wanted to know all about the matter, and the owner might have got wind of it and I'd have to give up the bill. Hundred-dollar bills ain't picked up every day, and I mean to have the good out of this one," said Murphy, whose conscience did not trouble him as to his right to make use of the money.

The bill, however, was destined to get Murphy into trouble.

The broker who had lost the bill advertised for it on the chance that it might have fallen into the hands of an honest person.

Fred saw the advertisement and called Murphy's attention to it.

"That ain't the bill I found," said Murphy, with a red face.

"Have you got the bill yet?" asked Fred, who remembered the bank note well enough to identify it with the one advertised for.

"Nope, I changed it."

Fred let the matter drop, as he didn't care to expose Murphy.

Another man who had received the bill in payment for a debt noticed the advertisement and communicated with the loser.

An investigation followed and the money was traced back to Murphy.

He denied that he had ever seen the bill, but the man who changed it for him asserted that that was the very bill Murphy handed to him.



Spencer & Sysonby's messenger, finding himself cornered, admitted the fact, and said he had found the bill in the Barnum Building.

The broker said he had lost the money there, and demanded its return, less the twenty-five dollars he had offered as reward.

As he had clearly identified his property, the saloon-keeper who changed it sent for Murphy, gave him the bill and got one hundred dollars back. The bill was then given to its rightful owner, who paid Murphy the twenty-five dollars reward. Murphy then paid the saloonkeeper the twenty-five dollars to settle the amount of his original debt.

The saloon man told Murphy's father, who gave his son a terrible beating and kept him indoors every night for a month, which was even a worse punishment.

After that Murphy, for a time at least, was willing to believe that Fred was right in saying honesty was the best policy.

## CHAPTER V.

### HOW FRED GETS HIS SECOND POINTER.

Fred told Daisy Dean about his good luck with the J. & D. shares, and she congratulated him on his success, but at the same time warned him against putting too much faith in the market.

"Don't think because you pulled out a bunch of money this time, Fred, that you can do it every time," remarked the astute young stenographer. "That certificate of deposit for eight hundred dollars you say you have in the bank on Nassau Street had better be exchanged for cash and the cash taken to the Seamen's Bank, on the corner of Pearl Street, and left there in your name. Then take the book and give it to your mother to keep for you."

Fred admitted that Miss Dean's advice was good, but he neglected to avail himself of it, and the certificate remained at the bank.

Among others, Miss Dean did work occasionally for a broker named Barclay Calcutt, who had an office on the floor above.

He was a tall, good-looking man, with a heavy black mustache, who dressed as well as any man on the Street, but for all that the pretty stenographer didn't like him much.

As long as he brought her work and paid for it on delivery she was satisfied to have him for a customer; but after a while he would find some excuse for lingering in her den, which interfered somewhat with her work, and then the young lady began to find him a rather undesirable patron.

The fact of the matter was that Barclay Calcutt was smitten with the young lady's many charms, and he was trying to make himself solid with her.

He brought her a lot of typewriting that he had no use for simply to get a chance to have a talk with her, and finally one day he asked her if she had any money for which she had no immediate use.

Daisy thought this a pretty cheeky question on his part,

but before she could make a non-committal reply he went on to say that he had come down expressly to give her a tip on the market, if she could make any use of it.

"I have made it a rule never to risk any money in stocks," replied Daisy, hoping he would take himself off.

"But this is a sure thing, Miss Dean. I have it on the best of authority that a pool of big operators has been formed to boom L. & S. shares, which are now ruling at 89. I assure you, Miss Dean, they will surely go to 110, and perhaps higher. I am giving you this pointer because I have an eye to your interest, and it would give me great pleasure to put you in the way of making some extra money."

Mr. Calcutt tried to make it apparent that his motive was one of particular friendship for Miss Dean, and that she was the only one he would give such a tip to.

Daisy thanked him and said she would think the matter over.

"You mustn't waste any time, Miss Dean, for the shares will begin to advance in a few days, and you are liable to lose all the cream. To secure all the advantage of the inside information I am giving you in confidence you ought to get in on the ground floor."

Daisy was glad when he took his departure, for she felt greatly embarrassed because he insisted on putting her under obligations to him, as it were.

She tried to think of some excuse for declining any further work from Mr. Calcutt, thereby depriving him of any pretext for forcing his presence upon her in the future.

But she found that this would be a very delicate matter to get around in a way that would not give her evident admirer offense.

While she was figuring out the matter, Fred entered with a batch of work from Mr. Colt, and, knowing that the young messenger was a friend on whom she could thoroughly depend, she laid the whole trouble before him and asked his advice.

"The trouble with Barclay Calcutt is that he's dead gone on you, Miss Dean," said Fred, rather bluntly. "I don't blame him much for that, because you're an uncommonly nice girl."

"Now, Fred," protested Daisy, almost tearfully, "I didn't ask you to throw bouquets at me. I want you to tell me what you think I ought to do. I don't wish to insult Mr. Calcutt, but I do want to dispense with him as a customer. How can I do it without his suspecting my real motive?"

"Tell him you are overburdened with work, and that you are sorry you cannot take any more from him for the present, at any rate."

"But he will find out that I am taking work from other people in the building, and then I'm liable to get a new customer any day."

"That's all right. You've had most of your present patrons before Calcutt came to you. You could give him to understand that their work has greatly increased of late and you cannot handle any more."



"He is so persistent that I fear I shall have trouble in dropping him, especially since he made it a point to come here a little while ago and give me some inside information about the market."

"He did, eh?" exclaimed Fred, pricking up his ears, for he was on a still hunt for pointers ever since his little coup in J. & D. "What did he say?"

"He told me that he knew positively that a pool of big operators had been formed to boom L. & S., and that the stock would surely go up in a few days."

"Did he tell you how he got his information?"

"He did not."

"He expected you to accept his word. Well, considering the interest he appears to take in you, I guess he wouldn't be likely to hand you out anything that wasn't the real thing, for if you invested any money on the strength of what he told you, and the deal went wrong, it would only queer him with you for good and all."

"But I don't want his tip, and I wish he hadn't given it to me," replied the girl, in a troubled tone. "If the pointer is really all that he claims for it, he will feel that he has put me under obligations to him, and will take advantage of the fact to annoy me with his unwelcome attentions."

Fred saw the point, and he scratched his head for an idea to help Daisy out.

He thought as much of her, almost, as if she was his sister, and he was prepared to fight her battles if he saw any way of doing it.

"Well, if he annoys you, you just tell me, and I'll have a quiet talk with him. If you haven't any big brother to take your part you can call on me every time," said Fred, sturdily.

"You are very good, Fred Ticknor, and I shan't forget it, but I won't allow you to get yourself into trouble on my account. Mr. Calcutt would resent any interference on your part, probably, and might complain about you to Mr. Colt."

"If he's a gentleman he'll leave you alone when he sees he isn't welcome here; if he persists in bothering you, then he's no gentleman and ought to be shown up."

Daisy finally decided that she would tell Mr. Calcutt that she was too busy to do any more work for him, and see what effect that would have on the situation.

Fred, when he returned to his seat in the outer office, began to ponder over the pointer Mr. Calcutt had given Daisy Dean.

He looked up L. & S. on the ticker and found that there had been several sales that afternoon at 88½ and 89—probably six thousand shares had changed hands at those figures.

"There seems to be something doing in that stock. I'll keep my eyes on it to-morrow, and then I'll be able to tell better."

Next morning Fred kept track of L. & S., and he noticed that twenty thousand shares were traded in by noon, at prices ranging from 89 to 90.

"That looks like business," he said to himself. "I guess I'll buy fifty shares, at any rate."

So he went around to the bank in Nassau Street and drew four hundred and fifty dollars against his certificate of deposit, and handed the cash to the margin clerk, with an order to buy fifty shares of L. & S. at 90 on margin.

By the time Fred got back to his office the shares were bought and held by the bank subject to his order.

At three o'clock, when the Exchange closed, L. & S. was ruling at 92.

During the next two days the shares fluctuated between 90 and 94, closing on Saturday noon at the latter figure.

That morning Daisy told Fred that Mr. Calcutt had called with some new work, but she had refused to accept it on the plea that she was too busy.

"What did he say?" asked the boy.

"He insisted on leaving it, saying he was in no hurry and that I could do it when I could find time. He also asked me if I had taken advantage of his pointer. When I said I had not, he seemed disappointed, and advised me to do so before it was too late to reap any benefit from it."

"Well, if you've got any money to spare I'd advise you to buy a few shares with me. I bought fifty the other day at 90; the last quotation this morning was 94. If I had money enough I'd buy fifty more at as near 94 Monday morning as I could get them. I'm satisfied the stock will go to par."

"Mr. Calcutt told me it would go to 110, and perhaps higher."

"Did he? I'm glad you told me. I dare say he has received a tip from some one on the inside."

"I don't know whether I ought to encourage you to go any deeper into this new deal, Fred, after the warning I've given you about trading in stocks," said Daisy, doubtfully. "If it wasn't that I really believe Mr. Calcutt's tip is a good one, which has been demonstrated by the rise of the stock according to his prediction, I'd scold you for buying those fifty shares."

"Well, don't say another word, but come in with me on another fifty. I'll take thirty and you twenty. It'll cost you one hundred and eighty-eight dollars. Can you raise that much?"

"Yes. I'll bring it with me Monday."

"All right. I'm glad to have you for a partner in this deal," said Fred, as Daisy covered up her machine, preparatory to starting for home.

## CHAPTER VI.

### IN THE NICK OF TIME.

On Monday morning Miss Dean brought down enough money to make good the margin on 20 shares of L. & S. at 90.

Fred took it around to the bank in Nassau street, where he had more than enough to secure 30 additional shares of the stock.

He bought the 50 shares in his own name.

That morning L. & S. began to attract a great deal of



attention from the brokers, who had many orders from outsiders to purchase the stock.

There were lively times all day at the Exchange, for a buoyant feeling affected stocks all along the line, and the upward tendency was decided.

L. & S. gradually advanced to 96, and at intervals, when he happened to be in the office, Fred carried the good news to Daisy.

Next day the excitement was more pronounced, and when L. & S. touched 102 the brokers began tumbling over one another in their efforts to get the stock.

"Looks as if it was going to 110, all right," Fred told the stenographer on Thursday morning, when the shares, that had closed the previous afternoon at 105, opened at 106, and soon jumped to 106½ and then 107. "We're going to make a few dollars out of this boom, Miss Dean."

The general public came rushing into the Street to invest, and, Mr. Colt having his share of the business, Fred was kept unusually busy carrying notes here, there and everywhere during business hours.

Next morning L. & S. opened at 112, and Fred told Daisy that he wasn't going to take any more chances.

"There may be a break in prices at any moment," he remarked. "I'm kept on the move at such a lively rate that I can't keep track of things as well as if I was standing over the ticker. I'm going to beg off for a few minutes, run around to the bank and close out."

He carried out his intentions at once, and within half an hour he and Miss Dean had no further personal interest in the doings of the market.

When he got back to his chair in the office he occupied the few minutes of leisure he had in figuring up how much he and the stenographer had made out of the deal.

The ticker showed a sale of one hundred shares at 112 5-8, and he judged that was the figure their holdings had gone at.

"On my fifty shares that I bought at 90 I make about eleven hundred dollars; on the thirty for which I gave 94 my profit is something like five hundred and fifty dollars. That's a total of sixteen hundred and fifty dollars. That isn't so bad on a capital of eight hundred dollars. Miss Dean has collared three hundred and seventy-five dollars. Nothing like having a first-class pointer to operate with."

Fred walked into the stenographer's den and showed the results of his calculation, which were verified next morning when he got a statement of account and a check from the bank.

"If mother knew I was worth twenty-four hundred and fifty dollars she'd fall off her chair from astonishment," said Fred, with a chuckle, to Daisy.

"Aren't you going to tell her?" the girl asked him.

"Not yet a while. I shall tell my sister, however. When I go to lunch I'll get your money, and you can take it home with you. I suppose you'll be buying some swell clothes on the strength of it."

"What makes you think so?" laughed Daisy.

"That's the first thing the girls think of when they have a wad in their pocketbook."

"You seem to know all about it, Fred," replied the pretty stenographer.

"Sure I do," he chuckled. "Gee! There goes my bell. I must leave you."

Fred drew one hundred and fifty dollars that afternoon, leaving the balance on a new certificate of deposit, and took the bills home to his mother.

"What, more money for me!" exclaimed the little mother as her son tossed her the bills across the supper-table. "You must have found another pocketbook."

"No, mother, but I made a little deal in stocks with the funds I had and came out a few hundreds ahead. You heard me say the market has been booming lately. I got out just in time, for things went to pieces to-day, and a good many people have come out at the small end of the horn."

"I am glad to know that you are one of the fortunate ones," smiled his mother.

"Yes, I'm about the luckiest boy in Wall Street. There are very few messengers who have a bank account like me."

Next day Barclay Calcutt met Daisy Dean in the corridor.

He and some equally lucky friends had been treating themselves to an unlimited number of mint juleps, and as a consequence Mr. Calcutt's face was flushed, his breath had a strong aroma of the café, and his limbs were not as steady as usual.

He stopped the young lady as she was about to enter her office and asked her how much she had made out of his tip.

"I'm very busy, Mr. Calcutt," she answered, quite embarrassed. "Please permit me to pass."

He drew back a bit, but as she opened the door he followed her into her room.

"You're an uncommonly pretty girl, Miss Dean," he said, sinking heavily into a chair; uncommonly pretty. I like pretty girls—great failing of mine," and he ogled the girl with his eyes.

"Mr. Calcutt," cried Daisy, desperately, "won't you please leave the room? I am very busy."

"Very busy, eh? Too bad. I wanted to talk with you. I've made a barrel of money on L. & S. I'd like to take you around to Delmonico's to lunch. Understand? Rest of the boys would have a fit to see me with such a charming young lady."

"Mr. Calcutt, will you please go?"

"Want to get rid of me, eh? All right. Pretty girls privileged characters. I've got a load of work for you upstairs. Bring it down to-morrow. Charge what you please. Pretty girls ought to make money."

Much to Daisy's relief, the broker got on his feet and started for the door.

He fumbled for the handle a moment or two, turned around and started back to the chair.

At that moment Fred entered from the counting-room and told Daisy that Mr. Colt wanted her in his office.



She grabbed her notebook and flew, leaving Barclay Calcutt and the boy together.

"Well, sir," said Fred, "what can I do for you?"

The broker looked at him in a fishy way, for he was several degrees more unsteady than when he entered the room.

"You can get out," he said thickly. "No use for you at all. Understand?"

"I think you'd better get out yourself, Mr. Calcutt," replied Fred, coolly. "Your office is upstairs."

"Know who you're talking to, boy? I'm a customer of Miss—Miss Dean. Got business here. Stay as long as I choose. No business of yours."

Fred walked over and threw open the door.

"Miss Dean is very busy to-day, Mr. Calcutt. She can't be bothered with visitors. You will oblige her very much by leaving."

The broker was standing with his back against Daisy's desk, his hat on the back of his head, and his legs wobbling under him.

Fred felt that the attitude he had assumed toward the intoxicated broker was rather a delicate one, as he really had no right to order the man out of the stenographer's office.

But he knew Daisy wanted to get rid of him, and to oblige her he had taken the bull by the horns.

Fortunately for the boy, Barclay Calcutt's thoughts were diverted suddenly when he saw a friend out in the corridor, and he started for the door without another word.

As soon as he was outside Fred shut the door after him and returned to the reception-room.

When Daisy came out of Mr. Colt's private office he told her how he had managed to get rid of Barclay Calcutt.

"I'm ever so much obliged to you, Fred," she replied gratefully. "He seems to be intoxicated, and his conversation embarrassed me very much. I hope he won't come back."

"I don't think you'll see him any more to-day. He started downstairs with an acquaintance he met in the corridor. If he doesn't take something to sober up on he'll have to be carried home in a cab."

"I shall not do another bit of work for him," said the girl resolutely. "If he does not keep out of my office I shall ask Mr. Colt to speak to him. I don't want to have anything more to do with him."

She passed on to her den, and presently Fred was sent on an errand.

Daisy had such a stack of work on hand that she decided to stay in her office until six o'clock.

It was half-past three when Fred got back, and he was preparing to go home, when Mr. Colt called him into his sanctum and told him he wanted him to go to Brooklyn.

"I want you to take this letter to the residence of Mr. John Lynch, on President Street, and bring me back an answer. If you are detained, and I am not here when you get back, you must bring the reply to my house."

"If Mr. Lynch is not at home shall I wait for him, sir?"

"You had better wait a reasonable time, and in case you

leave without seeing him, and I am not here, call me up on the 'phone."

"All right, sir," replied the boy, starting off.

When Fred reached the residence of Mr. Lynch he found the gentleman had not got home.

He waited half an hour and then started back for the office.

It wanted a quarter to six when he reached the office building and walked up to the second floor.

As Fred approached the door of his office the superintendent of the building came along and the boy nodded to him.

At that moment the shrill cry of a woman echoed through the corridor and startled both Fred and the superintendent.

The scream came from the office of Colt & Co.

Fred flung open the door and saw a man in a silk hat pressing his hand over Daisy's mouth.

It was evident there was foul play going on.

## CHAPTER VII.

### ANOTHER LUCKY DEAL.

With the superintendent at his back, Fred Ticknor entered the reception-room, where the pretty stenographer was struggling with her assailant.

Fortunately for her the boy had returned in the nick of time.

Fred sprang at the man like a young tiger, and then it was that he caught his first glimpse of his face.

It was Barclay Calcutt.

His eyes were bloodshot and glaring, and he was evidently in a very ugly mood.

The moment Fred seized him he released Daisy and turned his attention to the boy, whom he caught by the throat, and, forcing him back against the ticker, seemed bent on choking the life out of him.

It would have gone hard with Fred if the superintendent hadn't been in the room, for Calcutt was a powerful man and was enraged at the interference of the boy.

The superintendent had all he could do to drag the infuriated broker away from his victim.

"For heaven's sake, Mr. Calcutt," he said, "are you aware what you are doing?"

The broker glared at him for a moment and then seemed to recollect his position.

"I guess I'm drunk," he muttered. "What's the matter?"

"Matter!" replied the superintendent. "It is a very serious matter, sir. You were attacking Mr. Colt's stenographer when we came in here. What explanation have you to offer for your conduct?"

The broker appeared to realize that he had placed himself in a bad hole, and the only excuse he could think of was that he was drunk and didn't know what he was doing.

If Mr. Calcutt was drunk, it was a different kind of intoxication to what he had been laboring under a few hours previous.

Daisy Dean was almost prostrated by the assault made



upon her by the broker, and could hardly make any statement of the circumstances when asked by Fred to do so.

"Please take him away. I don't want to see him any more," she cried hysterically.

Mr. Calcutt walked unsteadily out of the door, but Fred had a strong suspicion that he was assuming to be drunker than he really was.

"I'll look after Miss Dean," he said to the superintendent. "You need not wait. You had better see that Mr. Calcutt leaves the building."

Fred led Daisy back to her office and tried his best to calm her.

It was some time before she regained control over herself.

Then she told him what had happened.

"Soon after the clerks left, and I was all alone in this part of the office, somebody came to the corridor door, which I had locked, and tried it. I thought it was the janitor and paid no attention. I was not working on my machine at the time, but reading over my work preparatory to going away. At last I got through with what I had to do and went to wash my hands and tidy my hair. As I was on the way back to my room I heard a noise in the outer office. I stopped and listened. I heard a drawer pulled out, and that excited my suspicions, so I stepped into the room and saw a man in a silk hat, whose back was toward me, standing alongside the filing cabinet, apparently examining the documents in one of the upper boxes. He had no right to be there, of course, and without thinking of any danger to myself I walked right up to him and asked his business. He turned around with a start, and then, to my astonishment, I recognized Mr. Calcutt. For a moment we stood and looked at each other, then he turned upon me with something that sounded like an oath and caught me by the arms. I was so startled that I screamed out. That enraged him and he pressed his hand over my mouth to prevent me from uttering another sound. What he intended to do at the cabinet I cannot guess, but he looked wicked enough to kill me, and, terribly frightened, I struggled to get away from him. It was then you came into the office and saved me. Oh, Fred, I am so thankful you were at hand to interfere at such a critical moment."

"I am mighty glad myself that I reached the office at a moment when my presence was needed."

"What brought you back here at this late hour?"

Fred told her about his errand to Brooklyn.

"I waited a reasonable time for Mr. Lynch to show up, and as he did not do so I came back here to telephone the fact to Mr. Colt, according to his directions. I must do so now, and then I'll walk with you as far as the underground station."

Daisy put on her hat and wrap while Fred was in the booth, and was ready to go when he came out.

"I wonder what could have been Mr. Calcutt's object in entering our office and monkeying with the papers in the cabinet?" said Fred, as they walked out into the outer

office. "He will have to explain his actions to Mr. Colt to-morrow, I fancy."

"I haven't the least idea what he was up to," Daisy answered.

"I dare say he'll claim he had a jag on and didn't know what he was doing; but from the way he acted I think he knew what he was about all right."

"But how could he have got into the office, Fred? The door ought to have been locked."

"Either it was not locked, through some oversight, or Mr. Calcutt had a key that fitted the lock."

"You think, then, that Mr. Calcutt deliberately came in here for some bad purpose? It seems incredible that a prosperous broker like him would do such a thing."

"How do you know he's prosperous?" asked Fred.

He told me this afternoon that he had made a barrel of money out of L. & S."

"That sounds reasonable, I'll admit, as he must have worked the tip he gave you, and we have good evidence it was a corker. Well, it doesn't make any difference how prosperous he is, his presence in this office under the circumstances in which you detected him looks pretty bad. I'll bet he's trying to work some scheme against Mr. Colt, and it will be up to the boss to-morrow to sift the matter for himself."

"Did you say anything to him over the wire?"

"No. I thought it best for you to explain matters in the morning. I'll give him the facts of the case as far as I know them, and the superintendent will corroborate me. He will then call you into the office, and you can tell your story."

Fred left Daisy at the station at the corner of Broadway and walked to his home in Cannon Street.

Mr. Colt was both angry and mystified over Mr. Calcutt's conduct when he heard the news next morning, and went upstairs to demand an explanation of that gentleman.

How Calcutt squared himself neither Fred nor Daisy ever learned, but he ceased to bring the stenographer any more work, or to notice her when he passed her after that, which was a great satisfaction to the young lady.

About a week later Fred carried a note to Gage & Moran's office in the Mills Building.

He had to wait for some papers to be prepared for him to take back, and while sitting near the ticker two well-known brokers came in and asked to see Mr. Moran.

The office boy took their names into the private office, and while waiting for him to return the visitors began talking about a deal that was forming to control D. & G. shares.

They stood so close to Fred that the boy could not very well help hearing all they said.

He did not know much about the stock that formed the subject of their conversation, but he did know the brokers well by sight and reputation.

Fred knew there must be something in this thing, or they would not be so interested in the matter.



He wondered how he could find out something more about it.

There was nobody he dared question on the subject, so he began to watch the newspapers, thinking some hint about the deal might get into print.

He also looked up the recent record of D. & G. and compared prices for weeks back, with the result that he found the stock was selling below its normal figure.

"I don't think D. & G. will go any lower than it is now under present conditions. In fact, it should go up two or three points before long, without reference to any deal that may be going on behind the curtain. I think I'll buy three shares, anyway, at the present price, 65, and if my pointer amounts to anything I'll make a good thing out of it. If it doesn't pan out I ought to make something, anyway, for the market seems ripe for some kind of an advance."

So next day Fred put up nineteen hundred and fifty dollars of his money as margin on three hundred shares, hoping his former luck would continue.

He was not disappointed, for a very rapid rise followed his purchase. In two days D. & G. was in great demand at 71, and it kept right on upward.

Then Fred told Daisy about his new venture.

Instead of scolding him, as he had half expected she would, she asked him if he would buy fifty shares for her at the market price.

He said he would, and the next morning she brought enough money down to secure the shares at 72, the price he had to pay for them.

Next day the stock boomed to 78, and Fred and Daisy shook hands with each other.

The financial papers gave out various reasons for the rise in D. & G., and everybody in Wall Street and that neighborhood were talking about it and wondering how high it would go.

It was the latter question that interested Fred and Daisy most of all.

The stenographer relied wholly on the boy's judgment, as she had no time nor opportunities to watch the trend of the market.

"I leave the fate of my venture wholly in your hands, Fred," Daisy told him. "When you decide it is time to sell your holdings sell mine, too."

"You want to give me an order on the bank to that effect, then, Miss Dean. Your deal is in your name, though I put it through for you."

Daisy wrote the order, signed it and passed it to Fred.

"Suppose when I collect the money I should skip out to Canada—what would you do?" he grinned.

"I'm not worrying about any such thing," laughed the girl. "I feel that my money is as safe in your hands as in the bank."

"I'm glad you've got such a good opinion of me," said Fred. "You don't see anything more of Mr. Calcutt these days, do you?"

"I do not, and I'm very glad of it, too."

"He gives me the glassy eye, too. He ought to be thank-

ful that neither of us had him arrested for assault. We could have made it pretty hot for him, I'm thinking. I'd give something to know how he fixed things up with Mr. Colt."

That afternoon D. & G. closed at 81, and small outside speculators were bringing their little wads into the Street to go long on the shares.

Next morning about eleven o'clock Fred overheard two brokers say that they guessed D. & G. was getting top-heavy, and that they looked to see it drop back into the lower seventies as soon as the bears got their work in.

Fred knew that these brokers were considered men of sound judgment, so he decided that it was dangerous for him to take any further chances with the stock.

It was then ruling at 87, with every apparent chance of going higher.

"Enough is as good as a feast," he said to himself, starting for the bank in Nassau Street, "though, on the whole, a profit of twenty-two dollars a share isn't a bad banquet when you come to figure on it."

He ordered his shares and Daisy's to be closed out at once, and it was done inside of ten minutes.

When he got back to the office he reported the close of the deal to Miss Dean.

"I'll clear something over seven hundred dollars, won't I?" she said joyfully.

"That's what you will."

"And how much are you ahead? You bought at 65, I think?"

"I am sixty-five hundred dollars to the good. Think of that for a messenger boy! Am I lucky or not?"

"You're the luckiest boy in Wall Street," she said.

## CHAPTER VIII.

### LAYING A TRAP.

Fred had kept his latest speculative venture a secret from his sister.

He wanted to give her a good, big surprise in case he was as fortunate as he hoped to be.

So when he went home that night he sprang it on her.

"You didn't know that I took another shy at the market about ten days ago, did you, Bess?" he grinned.

"Why, no; you never told me a word about it. Aren't you mean?"

"How much do you think I made this time?"

"How should I be able to guess? How much?"

"Sixty-five hundred dollars."

"Fred Ticknor, you don't mean that!" she exclaimed, incredulously.

"I certainly do mean it. You remember, I've been carrying a certificate of deposit on that little Nassau Street bank for twenty-three hundred dollars around with me for some weeks, don't you?"

"Oh, yes."

"Ten days ago I heard a couple of brokers speaking about some deal that was under way in D. & G. stock. Well, I bought three hundred shares on the chance that there was



something good at the bottom of their talk. I bought at 65 and this morning I sold at 87. Profit, sixty-five hundred dollars. There you have it in a nutshell."

"My goodness! It sounds too good to be true."

"Well, I can guarantee it's true. I'll show you a certificate of deposit to-morrow night for eighty-eight hundred dollars."

"Wall Street seems to be a regular gold mine for you, Fred."

"That's because luck and me are pulling together in the same boat."

"You ought to give mother some of that money."

"I'm going to. I'll give her seven hundred dollars and you one hundred dollars, and I'll treat you both to a bang-up dinner and the theater afterward."

"Aren't you just the best brother in the world!" exclaimed Bessie, running to Fred and giving him a big hug and a kiss.

Mrs. Tickner could hardly believe the evidence of her eyes when Fred handed out the seven hundred dollars next evening, and told her it was part of a haul he had just made in the stock market.

"I think we ought to move uptown, mother, into a better neighborhood. We can afford to do that now, since Fortune has begun to smile on us. I know flat hunting isn't a pleasant pastime, but people have to tackle it once in awhile."

"Where would you like to go, my son?"

Fred mentioned several localities where he thought a cosy five-room flat could be found.

They had been living in three very inferior rooms for several years, and a change for the better was much to be desired.

So in a day or two Mrs. Tickner started uptown to select a nice flat of five rooms at a reasonable rent.

She picked out several and left the final selection to her son.

He and Bessie visited them on the following Sunday and deciding on one paid a deposit to secure it.

A week later they were settled in their new home, and were quite delighted with it.

The clerks in Mr. Colt's office had noticed that Fred was pretty solid with the stenographer, and sometimes they jollied him about the intimacy.

One of the bookkeepers, who was something of a dude in his attire, was smitten on the young lady and had made many several ineffectual attempts to attract her notice to himself.

He was much put out because she treated Fred, who was only the office boy, in such a friendly way, while she practically ignored a person of such superior consequence as himself.

He lost no opportunity to pass remarks reflecting on Fred's attentions to Miss Dean, and frequently guyed the boy unmercifully.

Fred stood it without saying a word.

He judged if he called the clerk down it would lead to a

row with the fellow, and he thought the easiest way was the best out of the difficulty.

One morning James Elder, that was the name of this particular clerk, bought a bunch of violets from an Italian sidewalk vender.

He placed it in his desk until he had occasion to take a statement inside to Daisy to copy off on her typewriter for him, then he carried the nosegay with him and presented it to her with one of his best bows and prettiest speeches.

She accepted it with a smile, and Elder, thinking that at last he had produced an impression on the charming girl, returned to his desk feeling like a bird.

After a time Fred had occasion to bring some work to her whereupon she took the violets off her desk and pinned them on the lapel of his jacket.

One of the junior clerks noticed the flowers and asked Fred why he didn't present them to Miss Dean.

"Why she just gave them to me herself."

Another clerk, who had seen Elder carry the self-same flowers in to the stenographer, laughed and called the bookkeeper's attention to Fred.

"He's wearing those violets you presented to Miss Dean. I guess you aren't in it with our office boy."

Elder, recognizing his floral offering, was so incensed that he rushed up to Fred, tore the violets from his button hole, and threw them into the waste basket.

"What did you do that for?" asked the boy, indignantly.

"None of your business, you little monkey," he answered in a rage, walking back to his desk.

"Well, if I was half the monkey you are I'd hire myself out to a dime museum," replied Fred.

"What's that?" cried Elder. "How dare you address such a remark to me, you impertinent whipper-snapper?"

"Thanks. You're a gentleman, I don't think," answered Fred, sarcastically.

"I shall report your insolence to Mr. Colt," said the clerk, loftily.

"I would if I was you," retorted the boy. "Then maybe you'll get what's coming to you."

"What do you mean by that?"

"Just report me, and perhaps you'll find out."

Later on Elder did report Fred to Mr. Colt and the boss called his messenger inside and asked him what was the trouble between him and the bookkeeper.

Fred explained how Elder had treated the bunch of violets Miss Dean had given him, and had called him a little monkey on top of it.

"If it hadn't been that I didn't want to raise a ruction in the office, I'd have punched him in the eye. The trouble with him is he's dead gone on Miss Dean. She has no use for him, and he's sore on me because she treats me as a friend."

"All right," replied Mr. Colt; "but don't let me hear of any trouble between you and Elder inside my office."

"It won't be my fault if there is any, sir," said Fred.

"I shall keep away from him as much as possible; but just



the same I'm not going to let him walk roughshod over me, because he's a clerk and I'm only an office boy."

"Well, I won't have any scrapping in my office, Ticknor—understand that," said the broker, turning to his desk.

Elder was out of humor all day, for the other clerks roasted him in a quiet way about the violets he had bought expressly for Miss Dean, and which she in turn had presented to Fred.

He concentrated his resentment on the young messenger, who had been the involuntary cause of his take-down, and determined to get square with him.

If he could manage somehow to get the boy discharged, and thus separate him from the stenographer for good, he thought he would then have a clear field to himself.

A few days later, while Fred was out on an errand, a man who owed Mr. Colt ten dollars came into the office and handed him a bill in payment of his debt.

The bill in question was noticeable from the fact that it had a red Maltese cross stamped on its back, and the broker saw it when his visitor placed the money on his desk alongside two letters that were waiting to be delivered.

Mr. Colt accompanied his caller outside into the corridor leaving the bill where the man had placed it.

Just as the man took his departure Mr. Spencer, of Spencer & Sysonby, whose offices were opposite, came up the stairs and seeing Mr. Colt asked him to step into his office with him.

As the door closed behind them, Fred came dashing upstairs, and ran into his own office.

He walked into his employer's private room, for he had brought back an answer to a note he had just carried over to Gage & Moran.

He saw the two letters and the ten-dollar bill on Mr. Colt's desk as he placed the envelope down near them.

Observing his employer's hat on the top of the desk he judged he had gone back to the counting-room, and he went to the window to wait for him to come back.

At that moment Daisy entered the private office, and went to a small filing cabinet that stood on a shelf alongside Mr. Colt's safe, which partially hid her presence in the room.

A minute or two later James Elder entered the boss's sanctum, with a paper in his hand which he laid upon the desk.

He, too, saw the ten dollar bill and he also saw Fred looking out of the window.

Immediately an idea occurred to his mind and a sardonic smile curled his thin lips.

He picked up the bill, folded it, and slyly approaching the boy, who was watching an altercation between a policeman and an Italian image vender, cautiously slipped it into his jacket pocket.

Then with a grin of satisfaction he returned to the desk, took up the paper he had brought and softly left the room, going to one of the reception-room windows to look out himself, but keeping well on the alert.

Presently Fred left the private room and went back to the washroom just as Mr. Cole entered the office.

Elder saw the broker come in, followed him into the private room and handed him the paper he had previously laid on the desk.

Then he retired with a cheerful grin on his countenance, for he thought he had fixed the office boy.

"The boss saw him come out of his room," he chuckled. "If he will only search him when he misses that bill we'll have a new office boy next week."

The unprincipled clerk grinned and rubbed his hands one over the other in glee at the unhappy prospect that faced the young messenger whom he so cordially hated.

## CHAPTER IX.

### THE GAME THAT DIDN'T WORK.

When Mr. Colt sat down at the desk he recollected the ten dollar bill and reached for it, but it wasn't there.

He looked the desk over, felt in his pockets, glanced about on the carpet and finally rang for Fred.

The boy answered the summons.

"You were in here a moment ago, were you not, Ticknor?" he asked, watching the lad closely.

"Yes, sir; I brought that yellow envelope from Mr. Moran and put it on your desk."

"Did you see a ten dollar bill lying near those two letters?"

"Yes, sir."

"You didn't pick it up by mistake, did you?"

"Why no, sir," answered the boy in surprise.

"Hum!" said his employer. "Was there any one else in here beside you at the time?"

"I didn't see any one. I was looking out of the window until the moment I left the room."

"Well, Ticknor, that bill seems to have vanished in a most mysterious way," said Mr. Colt. "You say you saw it when you left the room?"

"I saw it when I entered the room, sir."

"It's all the same, since no one else has been here. I saw you leave the room myself. I went directly to the desk and found the bill missing."

"I hope you don't suspect me of taking it, sir?" cried Fred, aghast at the idea.

"Well, it's very singular where it could have vanished to, Ticknor. You haven't any suggestion to offer, have you?"

"No, sir; it was lying right there," replied the boy, much disturbed.

"I know it was; but it isn't there now is it?"

"No, sir."

At that moment Daisy came forward.

"I beg your pardon, Mr. Colt, but I think I can tell you something about that bill," she said.

"I wish you would, if you know. I wasn't aware you were in the room."

"I've been here about ten minutes, sir, and I saw that bill leave your desk."

"Where did it go?" asked Mr. Colt, in some wonder.



"At this moment it happens to be in Fred's right hand jacket pocket."

"What!" gasped the boy, with a look of reproach at the pretty stenographer.

Fred was standing close to the desk, so Mr. Colt reached over, put his hand into the pocket in question and drew out the bill with the Maltese cross on it.

"Hum!" he said, severely. "This looks bad for you, young man."

"My gracious! How could it have got into my pocket?" exclaimed the thunderstruck messenger in great dismay.

"There seems to be only one way it could have got there—you must have put it there in a fit of absent-mindedness."

"Never, sir!" answered Fred, earnestly.

"Hum!" replied the broker, incredulously.

"I can explain how it got there," said Daisy. "I saw the whole thing."

"Then you saw Ticknor take it, eh?"

"No, sir. Fred was standing by the window looking out into the street at the time. Mr. Elder came in here with a paper in his hand which he placed on your desk. He started to leave when he stopped and looked at Fred. Then he came back, picked that bill up, folded it, walked over and dropped it into Fred's pocket, and left the room. He had no idea I was in here watching his actions. I think, sir, it was a contemptible trick to get Fred into trouble. If you will call Mr. Elder in here, I will repeat my statement before his face, and dare him to deny its truth."

Both Mr. Colt and Fred were astonished at the turn the case had taken.

"This is a very serious charge you are making against Mr. Elder, Miss Dean," said the broker, regarding the stenographer attentively.

"I am not responsible for that gentleman's actions," she said, firmly. "If he chose to lower himself by committing such an unworthy deed it is my place at least, as a witness of the occurrence, to see that justice is done the innocent."

"Hum!" said the broker. "Ticknor, will you tell Mr. Elder that I wish to see him."

Fred walked into the counting-room and up to the bookkeeper's desk.

There was blood in his eye, but he controlled himself as well as he could.

It would have given him a heap of satisfaction to have called the man a contemptible cur, and have smashed him in the face.

"Never mind," he breathed, "it'll keep."

Then out aloud he said: "Mr. Colt wishes to see you."

Turning his back on the man he returned to the private office, followed by the bookkeeper, with a pen behind each ear.

"Mr. Elder, were you in my office while I was out?" asked Mr. Colt, when the clerk entered the room.

"No, sir," replied Elder, unblushingly.

"Did you see Ticknor in here during my temporary absence?"

"Yes, sir," answered the bookkeeper, glibly. "That is I saw him come out just before you came back."

"Did you see any one else in here about that time?"

"No, sir."

"Are you positive there was no one else in here other than Ticknor?"

"Yes, sir."

"How do you know that?"

"I was on the way to give you that paper now lying on your desk, when I saw you leave the room. I went to the window in the reception-room to wait until you came back. While standing there I saw Ticknor come in and go into your room. After a time he came out again and went on through to the counting-room. You came in at that moment, and I followed you in and handed you the paper."

"That was the only time you were in my private room within the last half hour?"

"Yes, sir."

"I left a ten dollar bill on my desk when I went out with the gentleman who paid it to me. When I returned the bill was gone. I am trying to find out where it went."

"Have you asked your office boy? He ought to know something about it as he was the only one in your room."

"You are wrong on that point, Mr. Elder. There was another person in this room at the same time Ticknor was here."

"Another person?" almost gasped the bookkeeper. "I did not see—"

"I am quite satisfied you did not see her," said the broker, dryly. "Miss Dean will you kindly repeat in Mr. Elder's presence what occurred in this office while you were here?"

Daisy told her story over again, and James Elder's face was a study during her recital of his treacherous act.

"Well, Mr. Elder, this is a serious accusation. What have you to say in your own defense?"

"The young lady's story is not true," said the bookkeeper, desperately. "She is simply trying to shield Ticknor, whom she thinks a great deal of. They have been very thick for weeks past, and it is only natural that—"

"Mr. Colt," demanded the girl, with an indignant flush mantling her cheeks, "do you believe my story, which I assert to be the absolute truth, or do you believe that man's denial of the facts? Look at his face. Is that the face of an honest person? Coward-like he is trying to give you a false impression of my friendship for Fred Ticknor. It is quite true that I like Fred very much indeed. He is the brightest and smartest boy in Wall Street, and I am sure is above a mean or dishonest action. I have no apology to make for liking a boy of his manly and generous nature."

Daisy spoke with much spirit, and Fred cast a grateful glance at her.

She gave Elder such a scornful look that the bookkeeper fairly wilted under it.

"Mr. Elder, I am sorry to say that your denial is very lame," said Mr. Colt. "The other day you came in to me



and made a complaint against Ticknor, which shows that you are not on a friendly footing with the boy. Do you still deny the truthfulness of Miss Dean's statement?"

"You seem to be prejudiced against me, sir," replied the bookkeeper, in a low tone.

"I am bound to say that I am inclined to believe the evidence given by Miss Dean, for I have no reason to doubt her word. Ticknor flatly denies having touched the bill. How then did it get into his pocket? Miss Dean offers an explanation which incriminates you. In your denial your face and appearance contradicts your tongue. The preponderance of evidence is clearly against you. Whether you admit your guilt or not, I shall take no action on the matter, though it is a very discreditable affair for any man to be implicated in, for it was evidently not aimed at my interests, but prompted by personal feeling on your part against Ticknor. If you are really guilty it would be much more manly on your part to acknowledge it and make an unreserved apology for your conduct to Ticknor. That is all I have to say."

"I decline to make any further statement," replied Elder, doggedly.

"Very well. You may return to your desk."

"I prefer to resign my position in your office, sir."

"Very well, Mr. Elder. You may ask the cashier to pay you up to the end of the week. Turn your work over to Edwards."

James Elder walked out of the private room, got his money and left the office for good.

"If he hadn't left I should have waited in the corridor for him this afternoon and forced him to take a licking or give me one," said Fred, in a resolute tone to Daisy, later on. "He's a dirty cur, and deserves no consideration."

"I am glad he has gone, for I could have had no respect for him after this," she answered.

"It was a good thing for me that you were in Mr. Colt's room and saw the whole thing, otherwise I probably would have been in a bad box. I wish to thank you for the way you stood up for me, Miss Dean. It was generous of you, and I sha'n't forget it. My mother and sister will feel grateful to you when I tell them the story."

"I did no more than my duty, Fred, and deserve no thanks," she answered.

## CHAPTER X.

### THE DEAL IN D. W. & P.

The other clerks in the office were surprised at the sudden departure of the bookkeeper, and as they had an idea that Fred knew the reason of his exit they took the first chance to corner him and ask him questions on the subject.

Fred, however, declined to injure his enemy's reputation, and referred his questioners to Mr. Colt.

Of course it was absurd to think any one of them would approach the boss on the matter, and so their curiosity remained ungratified.

Three weeks after this affair Fred discovered that a com-

bination had been formed to control D. W. & P., which was then ruling at 72.

He immediately confided the news to Daisy and suggested that they combine their capital and buy all the shares they could afford.

She considered the matter awhile and finally consented to do it.

"I'm afraid you've made a speculator of me in spite of all my good resolutions," she laughed.

"Well, you have one advantage at any rate, Miss Dean," he said.

"What is that?"

"You will be connected with the luckiest boy in Wall Street," he grinned.

"Well, I suppose there is something in that. You do seem to be quite lucky in more ways than one."

"I certainly am. I was lucky to get out of that ten dollar bill scrape."

"You were indeed. If I hadn't been a witness in your favor, Mr. Elder might have carried his point."

"That's right," agreed the young messenger. "How much money can you put into our pool, Miss Dean?"

"Twelve hundred dollars."

"And I'm good for eight thousand dollars."

"We ought to be able to get quite a little block of D. W. & P. at 72."

"Well, you bring down one thousand and eighty dollars tomorrow, that will make you good for one hundred and fifty shares. I'll put in seven thousand two hundred dollars and collar one thousand for myself. I'll buy one thousand one hundred and fifty shares as the deal."

"Very well, Fred. I'll have the money on hand," she replied.

Next morning she handed her little roll to Fred and he made the purchase.

Several days passed before there was any sign of a rise of more than a point in the stock they had invested in, then one day the shares jumped unexpectedly to 77.

"D. W. & P. is beginning to get a move on at last," Fred told her, when he came into her den with a bunch of work in his hand.

"I am delighted to hear it. I was beginning to fear that that pointer you got hold of was a poor one."

"You needn't have any doubts about it, Miss Dean. I wouldn't risk seventy-two hundred dollars unless I felt pretty sure of my ground."

Next day, however, Fred got a pretty good scare.

A heavy bear movement was launched against D. W. & P., and the shares tumbled down to 70, or two points below the price at which he had purchased the stock.

He kept away from the stenographer's den, as he didn't want to alarm Daisy.

"If it goes down another point or two we'll be called on for additional margin, and I don't see how we'll be able to raise even one per cent. I begin to see how foolish it is to put up all of one's capital on a single deal. It will be tough if we lose our money. It's bad enough for me to lose



my seventy-two hundred dollars, but Daisy—I don't like to think of it, for I induced her to go into this thing."

He was nervous and fidgety for the rest of the day, though he became a bit reassured when the stock recovered and went to 72½ before the Exchange closed.

Then he had the courage to run in and tell the girl what had happened.

"Never mind, Fred, I sha'n't blame you if this deal goes wrong," she said, laying her hand reassuringly on his arm. "You'll have your own troubles, you know. It is no silly thing to lose seventy-two hundred dollars."

Next morning D. W. & P. opened at 73 and by noon had gone up to 75.

"That's better," Fred told Daisy.

"Perhaps you ought to sell and let us make what we can out of it," she said.

"No," replied the boy. "I'll sell your one hundred and fifty if you say so, but I'm going to see this out, make or break."

"Then I won't sell. I'm willing to bank on your luck, one way or the other."

D. W. & P. fluctuated for several days, but to Fred's satisfaction it invariably closed higher than the day previous.

When business shut down on Saturday the stock was ruling at 80.

On Monday morning he ran into Murphy, who had been in the hospital with a bad leg.

"Hello, Murphy," he chuckled, "you're like a bad penny, aren't you?"

"What do you mean by that?" asked Spencer & Sysonby's messenger, suspiciously.

"You're bound to turn up."

"You're awfully funny, ain't you. If you had had my leg you'd have grinned on the other side of your face."

"Maybe I would. You had one satisfaction at any rate."

"What was that?"

"You didn't have to work for three months, and your wages went on just the same."

"Who said my wages went on?"

"I say so. Spencer & Sysonby wouldn't dock you for being on the sick list."

"You seem to know all about it."

"Well, isn't it a fact?"

"What of it?"

"Nothing, except as I remarked you got your pay for doing nothing while I had to hustle for mine."

"I thought you liked to hustle?"

"So I do. By the way, you didn't hear that I made sixty-five hundred dollars on D. & G. about the time that leg of yours gave out, did you?"

"What are you givin' me?"

"Givin' you nothing. I'm only telling you a bit of news."

"Well, don't give me any such steer as that."

"Don't you believe me?"

"I should say not. How could you make sixty-five hundred dollars on D. & G.?"

"By being on the right side of the market, of course?"

"Where would you get the money to put up on margin?"

"You didn't know I carried a little dough bag of my own, did you?"

"No, I didn't know it. You can't jolly me the first day I'm out of the hospital. How's things on the Street since I've been laid up?"

"We've slaughtered a few of the lambs and their fleece is hanging up in a number of the offices."

"Is that all you know? That doesn't interest me."

"That's all, Murphy. Ta, ta, I'm going down Broad," and Fred darted off like a winged Mercury.

"Well, he makes me tired about his winnin' sixty-five hundred dollars on D. & G. What does he take me for anyway? He's a stuff, that's what he is."

He spoke the last sentence aloud, and a young man standing near by, who had seen him part from Fred, caught the words, and he quickly stepped up to him.

"Hello, Owen Murphy," he said in a friendly way, "Glad to see you back again. What's been the matter with you?"

Murphy looked at the chap and recognized James Elder. Elder had never noticed Murphy before, though each knew the other by sight.

Murphy was therefore surprised that the bookkeeper should speak to him.

He was also surprised to see Elder on the street at that hour, looking like a gentleman of leisure, when he ought to be at work at his desk.

"Ain't you workin' for Mr. Colt any more?" he asked, in some surprise.

"No. Left there some time ago, and all on account of that lobster who just left you."

"Do you mean Fred Ticknor?"

"That's just who I do mean."

"What did he do to you?"

"He did enough to make me down on him like a cartload of bricks. Now look here, Murphy, you're not stuck on him a terrible lot, are you?"

"I dunno as I am. He kind of thinks himself a whole lot more than he is."

"That's right—he does," assented James Elder. "He ought to be taken down a peg or two. What do you think?"

"I think so, too," agreed Murphy.

"What's the matter with you and me doing it?" suggested the ex-bookkeeper.

"How are we goin' to do it?"

"You leave that to me. Are you with me in this?"

"That depends on what you want me to do. I don't want to get in no trouble. I'd like to get square with him for the way he refused to divvy when we found a pocketbook in the Mills Building some time ago."

"Wouldn't he divide with you?"

"No. He went and hunted up the owner, and then he wouldn't tell me whether he got anythin' for handin' it



over. I'll bet he got a hundred plunks. I ought to have got half of that," said Murphy in an aggrieved tone.

"Of course you ought to have got half of the reward. But that's just like him. I know him better than you do. Now you stand in with me and we'll both get square with him together.

"I'd like to know what you want to do to him first," said Murphy, cautiously.

"I haven't decided yet. I'll meet you in a day or two and let you know."

"All right," replied the messenger, starting to move off.

"Don't let him know you met me or he'll suspect something is in the wind. Do you understand?"

"I won't say a word," Murphy assured him, and then they separated.

"Nothing like having a catspaw to do your dirty work," chuckled James Elder, rubbing his hands together as he walked up Nassau Street.

## CHAPTER XI.

### A DANDY SCOOP.

After Fred returned to the office from his Broad Street errand he had to hustle over to the Exchange with an important note to a broker who attended to Mr. Colt's business on the floor.

When he arrived there he found that there was a good deal of excitement around the D. W. & P. standard.

Some announcement had been made in reference to the road that had caused a rush on the part of many brokers to get some of the stock which suddenly appeared to be scarce, and as a consequence spirited bidding for the shares sent the price booming.

As Fred stepped up to the rail and asked for the broker he wanted to deliver the note to, one thousand shares of D. W. & P. exchanged hands at 88.

Fred, when he saw the quotation posted on the board felt like standing on his head from very joy, for it showed him to be something like sixteen thousand dollars ahead of the game.

"Daisy will be tickled to death when I tell her," he said to himself.

He was just as pleased to think the girl was making a haul as he was to make one himself.

There was a sort of high jinks on the floor that morning.

A great many of the brokers had attended their lodges the preceding night and some of them were full of the old Nick in spite of their interest in the rise of D. W. & P. and other stocks.

They showed in a variety of ways that were childlike and bland, but not quite so amusing to their victims.

"They're a gay lot," mused Fred, as he watched some of the antics that occurred under his eyes while he was waiting for an attendant to find his man and bring him to the rail. "It would be worth as much as his life for an outsider to get in on the floor this morning. They wouldn't do a thing to him."

At this point the broker came up and Fred delivered his note.

"All right," was the answer he got, and he left the howling scene behind.

As soon as he got back to the office he rushed in to Daisy to tell her that D. W. & P. had reached 88 and was to all appearances bound to go much higher.

"Isn't that grand!" she exclaimed. "Your luck clings to you I see."

"And you're getting a slice of it. If I was only five years older I'll bet you'd be setting your cap for me," he grinned.

"You ridiculous boy!" she cried, throwing a light ruler after him as he vanished through the doorway.

D. W. & P. closed at 90 that day and opened at 91½ in the morning.

Half the brokers on the floor seemed to be making a play for the stock, and those who held it were not letting much of it out.

By noon D. W. & P. was the center of a whirlwind of perspiring traders, and as high as 98 offered with few takers.

Fred dropped in with a note about half-past twelve and he could not remember when he had ever before seen such an uproar outside of a panic.

D. W. & P. had reached 100½ and the excitement was terrific.

The boy himself was thrilled not only by the scene but by the realization that if he cashed in at that moment he would win a matter of \$28,000.

He was fascinated by the scene before him.

Even as he stood there 500 shares of the stock were sold at 101.

"My gracious! How high is it going? At the rate it is jumping it will be up to 110 or 112 by three o'clock. Will the stock stand it? Suppose a screw would suddenly work loose? Suppose somebody should all at once begin dumping big blocks on the market, what would happen? If a panic should set in Daisy and I would be swamped in the shuffle."

A sale of eight hundred shares were just then recorded at 102.

"Why I'm worth two thousand dollars more than when I came in here five minutes ago," he breathed. "I can't stand this. I'm making money too fast to be sure it's real. I am going to sell right away and make sure of what is in sight."

As soon as he delivered his message, which took time on account of the mix-up on the floor he made for the door as fast as he could go, and dashed for Nassau Street.

It seemed as if he couldn't reach the little bank soon enough.

"What is D. W. & P. going at now?" he asked the margin clerk.

"Why don't you look at the tape?" asked the margin clerk.



"I can't get within a mile of the ticker. Look at that mob around it."

"You own some shares, don't you?"

"Yes," replied Fred. "Eleven fifty."

"Well, it's my opinion you'd better sell before something happens."

"That's what I came here for. Here's my memorandum. Just close me out at the market price right away. If I hold on any longer I'll go clean daffy."

"They'll be sold inside of five minutes," replied the clerk, going to the telephone to communicate with the bank's representative at the Exchange.

When Fred reached the office the indicator there was ticking prices off like mad, and an excited throng was around it.

Every little while one of the crowd would rush up to the margin clerk and order some stock sold, and then walk away with a look of relief on his face.

"I've sold out, Daisy," cried Fred, rushing into the stenographer's room. "I beg your pardon—Miss Dean, I mean," he corrected himself with a red face.

"Don't apologize, Fred," laughed the girl. "I have no objection to you calling me Daisy since we're partners, you know. What did you sell at?"

"Blessed if I know. I told the clerk to close us out at the market figure. The last sale I heard of was eight hundred at 102."

"Why that is thirty dollars a share over what we paid for it."

"That's right. Some people will make a raft of money out of this rise."

"And somebody else will have to lose it to make that profit good."

"That's so. I feel sorry for the losers. Wall Street will be strewn with wrecks in a day or two."

"It always is after a big rise. A few get away with all the money. The rest——"

"Have to satisfy themselves with a generous diet of snowballs."

"It's a great pity people will be so reckless," replied Daisy. "I was told about two men who stood all winter in the bread-line at Fleischman's. They both lost a fortune in a heavy slump last fall."

"They are probably sitting in one of the parks now wondering where their next meal is coming from. Don't let's talk about them any more. It makes me uncomfortable. If the market had gone up half an hour ago we might have been almost as bad off as they are. I've a great mind to quit for good."

"I think it would be the best thing for both of us. Our next venture might not be so fortunate."

The statement that Fred received in the next morning's mail showed that his D. W. & P. shares had been sold at 102½, thus giving him a profit of thirty thousand dollars.

Daisy's one hundred and fifty shares netted her forty-five hundred dollars.

"Are you satisfied, Miss Daisy?" he asked her, after figuring up what was due the young lady.

"Perfectly," she replied. "I am quite a capitalist now, being worth fifty-seven hundred dollars."

"Don't let it get into the newspapers, or you'll be swamped with offers of marriage and propositions from promoters of all kinds of enterprises who would like to use your money in their business," grinned Fred.

Daisy laughed and resumed her work, which was a quiet hint to the boy to return to his duties in the reception-room.

## CHAPTER XII.

### FOUL PLAY.

"Well, Bess," said Fred that night, when he and his sister were sitting by themselves in the cosy little dining-room, "I chased another pointer to cover the other day."

"Did you?" she answered, growing interested at once. "It must have been a winner judging by your happy face this evening."

"Bet your life it was a winner."

"Tell me all about it. How did you come to get it?"

Fred informed her.

"I bought a thousand shares on the strength of it."

"My! That was a lot. How much did you have to put

"Seven thousand two hundred."

"Gracious! I don't see how you dared risk all that money. Suppose the stock had gone down instead of up, you would have lost all your capital."

"That's a chance you must take in Wall Street; but I believed I had a pretty sure thing, and the result proved I was right. I sold out yesterday at thirty points and a fraction advance, consequently I'm thirty thousand dollars richer today than I was two weeks ago."

"Thirty thousand dollars!" exclaimed Bessie, thinking he was joking.

"Yes, Bess. Here is a certificate of deposit showing my present financial standing at the bank," and he showed the paper which represented the bank's obligation to pay Fred Ticknor the sum of thirty-eight thousand dollars on demand.

That Bessie was amazed goes without saying.

"Why if you keep on this way you'll be a millionaire some day," she said.

"I'll be satisfied with less, but if it comes my way I'm not going to let it get by me," grinned her brother.

"Are you going to tell mother? She has no idea you're worth more than a few hundreds."

"I'm afraid it might give her an attack of heart failure," chuckled Fred.

"We might break the news to her gently," laughed his sister.

"Well, you can give her a hint that I'm making money in the market, and maybe after awhile I'll let her know the real facts."

"I heard her telling Mrs. Smith, in the flat across the hall, the other night, what a smart boy you are, and how



she expected that some day you'd be a Wall Street broker yourself."

"Stranger things than that have happened. There are quite a number of successful traders down town who once were poor messenger boys."

Next morning when Fred was crossing Wall Street toward Broad he saw Murphy on the corner talking to a man whom he recognized as James Elder.

He saw the ex-bookkeeper pass Murphy something that looked like a pocketbook, but owing to the distance he couldn't tell exactly.

That afternoon when he started for lunch he found Murphy standing down at the door smoking a cigarette.

"Goin' to lunch?" asked Murphy, carelessly.

"Yes," replied Fred.

"Then I'll go with you."

Fred had no objection to his company, as they often went together to the same quick lunch house on lower Broad Street.

So they walked along together, Murphy doing all the talking, and trying to interest Fred in his favorite topic. At last they reached the restaurant and entered.

A heavily bearded man, who had been standing for some time in front of the restaurant, followed them inside and squeezed himself into a seat alongside of Fred.

Murphy took the stool on the other side of his companion.

The place was pretty well crowded.

There were tables at the back for ladies, and soon after the boys had taken their seats Daisy Dean entered.

As she passed down to a vacant chair her sharp eyes noticed Fred and Murphy, whom she knew as Spencer & Sysonby's messenger.

Happening to glance in their direction after she had given her order she saw Murphy take a red article from his pocket and leaning against Fred put his hand around Ticknor's waist and drop the thing into his pocket next to the bearded man.

She thought that was a funny thing for Murphy to do, and at once suspected that he was playing some joke on his companion.

She decided to tell Fred as soon as she returned to the office.

The boys finished their lunch and started for the pay counter.

As they did so the bearded man jumped down from his stool, put his hand into his pocket and started after them.

"Not so fast, young man," he said, putting his hand on Fred's shoulder. "I'll trouble you for my pocketbook."

"Your pocketbook!" exclaimed Fred, in astonishment. "What do you mean?"

"Oh, you know what I mean well enough," replied the man in a loud voice, which attracted immediate attention. "You're a sneak thief, and I'm going to have you arrested."

"You must be crazy, replied Fred, indignantly.

"What's the trouble?" asked the manager of the res-

taurant, forcing his way through the crowd that was beginning to collect around the bearded man and the two boys.

"This young rascal has stolen my pocketbook," replied the accuser, vehemently.

"I guess you're off your perch," retorted Fred, angrily.

"How do you know he took your pocketbook," replied the manager, who knew Fred by sight as a regular customer.

"How do I know it? He sat alongside of me, and as he got down off his stool I felt him brush against me. I put my hand in my pocket and found my wallet gone, so I know he must have taken it. Call an officer and have him searched."

"What kind of pocketbook was it?" asked the manager.

"It was a red morocco one, with my name, John Thomas, stamped upon the flap."

"You'd better turn your pockets out to satisfy this man," said the manager to Fred.

"I think this is an outrage," objected the boy, his face blazing with indignation. "My name is Ticknor, and I work for Colt & Co., of No. — Wall Street. It is ridiculous to charge me with such a thing as stealing a pocketbook."

"That's right," interposed Murphy at this point, "I know him and he wouldn't steal nothin'."

"I believe you're his pal," roared the bearded man, "and are just as bad as he is."

"I'll prove you're a liar," said Murphy. "Here's a broker outside I know. I'll bring him in to prove who we are."

Thus speaking Murphy made his way out of the crowd and started for the street.

When he got there he made tracks for Wall Street, leaving Fred to his own resources.

The bearded man in the meanwhile insisted that Fred be searched, and as the easiest way out of the trouble the manager undertook to do that himself, feeling satisfied that the whole thing was a mistake.

Somebody noticed a policeman outside and called him in just as the manager pulled the red morocco wallet out of Fred's pocket.

"What did I tell you?" roared the bearded man. "That's my pocketbook, and my name is on it. Open it and you'll find a five dollar bill and some papers."

The manager opened it and found everything as described.

Fred was too astonished and dumfounded to say a word.

"What's the matter here?" asked the officer, forcing his way through the mob.

"Officer, that boy stole my pocketbook, and I want him arrested," said the bearded man, insistently.

"What have you to say for yourself, young man?" asked the surprised manager. "How came this man's wallet in your pocket?"

"I have no idea how it got there," replied Fred, flushed and confounded by the unfortunate circumstance. "All I know is that I didn't take it."

The crowd, none of whom knew the boy, were satisfied



of his guilt the moment the pocketbook was produced and identified by its owner.

"I'll have to take you to the station, young fellow," said the cop. "You must go along and make a charge against him."

"I'll do it," said the accuser, nodding his head vigorously.

"Stand back there!" cried the policeman to the crowd, as he began to push Fred toward the door and the sidewalk.

Everybody was jostled about and a stout man in an endeavor to get clear of the mob accidentally struck the boy's accuser a sliding blow in the face with his big elbow.

One of the buttons on his coat sleeve caught in the man's thick beard, and off came the false whiskers as clear as if a cyclone had shaved him.

Fred, the officer and several of the people saw the accident, and the boy recognized the disagreeable countenance of his enemy, James Elder.

With an exclamation of surprise Fred made a grasp at the ex-bookkeeper.

The fellow, however, seeing that he was exposed pushed his way out through the doorway and dashed around the corner of Beaver Street.

Fred wrenched himself from the officer and started after him.

The cop himself, and some of the crowd, followed after.

Elder, however, managed to elude pursuit and escaped.

"That was a put-up job on me, officer," said Fred, when the policeman reached his side. "That chap was formerly employed by Mr. Colt, my boss, and lost his situation through a dirty trick he tried to play on me. He thought he'd get me into trouble through this pocketbook scheme, and might have succeeded in putting me to a lot of shame and trouble only that his disguise came off. I'm going to put this thing into the hands of a detective and see if I can't have him arrested and punished."

Fred satisfied the policeman as to his innocence and identity, and making a note of the cop's name and number for future reference, he returned to the office.

### CHAPTER XIII.

#### FRED BUYS SOME WORTHLESS SHARES.

He found Daisy in her room looking the picture of distress.

She jumped up and ran to him as soon as she saw him.

"Oh, Fred! What was all the trouble about at the restaurant. I heard people say that you were accused of stealing a pocketbook. Just as if you would do such a thing!"

"Well, Daisy, sit down and I'll tell you all about it."

He rehearsed the incident from beginning to end.

"So you see, Daisy, that rascal, James Elder, was at the bottom of the whole thing."

"Did you say it was a red pocketbook, Fred?"

"Yes, a red Morocco one."

"Well, Fred, I've got something to tell you. I'm satisfied it was your friend Murphy put that wallet in your pocket."

"Murphy!" exclaimed Fred, in some astonishment.

"Yes. I was in the restaurant while you boys were there. I saw Murphy reach around your back and drop what looked to me like a red pocketbook into the right hand pocket of your jacket."

"That's the pocket it was found in."

"Then I thought he tapped the bearded man who sat alongside of you on the arm, but I am not sure. I'm afraid Murphy is no friend of yours."

"I believe you're right," said Fred. "I remember now I saw Murphy talking to Elder this morning on the corner of Broad Street, and I saw Elder pass something into his hand which he put into his pocket. Well, that settles Murphy and me for keeps, and it's not unlikely he hasn't seen the end of the matter yet. I'm going to hire a detective to catch Elder, and when he gets to court Murphy may be called on to make an explanation."

Fred waited for Murphy that afternoon.

The latter seemed surprised to see Ticknor.

It had been his impression that Fred was behind the bars.

"Well, Murphy, what have you to say for yourself?" asked Fred, with a stern countenance. "When I got into trouble about that pocketbook you sneaked."

"I started to get somebody to identify you," replied Murphy, shamefacedly.

"Oh, you did," answered Ticknor, sarcastically.

"Sure I did. How did you get out of it?"

"I got out of it all right. Now how are you going to square yourself?"

"What do you mean?" asked Murphy with a startled look.

"How much did you get from James Elder for putting that wallet in my pocket?"

"What are you tryin' to give me?" blustered the other.

"Nothing but the truth. This morning I saw you and Elder talking on the corner of Broad Street. Do you deny that?"

"That ain't nothin' if you did," admitted Murphy in an uneasy tone.

"I saw him give you something that looked like a red pocketbook."

"He didn't give me nothin'," replied Murphy doggedly.

"Miss Dean, our stenographer, was in the restaurant when we were there, and she distinctly saw you take a red pocketbook from your pocket and put it into the right hand pocket of my jacket."

"It's a lie," roared Murphy.

"All right. Just as soon as Elder is arrested I'm going to have you up in court, too. You've played a dirty trick on me and I'm going to make you sweat for it."

Fred turned on his heel, leaving Murphy dazed and frightened.

Next day Fred told Mr. Colt about the pocketbook affair, and the broker was much incensed against his late bookkeeper.

He told Ticknor that he would get one of the Wall Street



detectives to look after James Elder, and would help put the rascal through.

That same afternoon Fred heard Mr. Colt tell a big customer that if he wanted to make a safe deal he would advise him to buy L. & M. shares, and hold them for a ten point rise.

That set the boy thinking whether he hadn't better buy some of the shares himself.

At the first chance he got he went in and had a talk with Daisy about the advisability of making use of the pointer.

"What is L. & M. ruling at, Fred?"

"About 113."

"I think it would be safe if you didn't use over half your capital."

"That's my opinion. Are you with me in this?"

Daisy made some calculations on a pad.

"I'll bring enough money down for you to buy me three hundred shares. That will leave twenty-three hundred dollars leeway to make good any additional margin if the stock should go down a bit."

"All right. I'll risk the purchase of two thousand shares."

He got the shares for himself and Daisy next day at 113.

In two days the shares went up to 115.

During the ensuing week L. & M. went up slowly by eights until it roosted at 120.

Then Fred told Daisy that he intended to sell at that figure.

"Don't you think it will go any higher?" she asked him.

"I don't know anything about it," replied the boy. "I think, however, that we had better get out at a fair profit, than risk a possible slump. I've heard more than one broker say that the market looks weak and unsteady."

"Well, do as you please, Fred. I rely altogether on your judgment."

Accordingly Fred sold out next morning at 120½.

His profit on the deal amounted to thirteen thousand five hundred dollars, raising his capital to fifty-one thousand five hundred dollars.

He took the five hundred dollars home and presented it to his mother as a birthday gift.

A few days afterward he met George Bates, the big operator, on the street.

"Hello, Ticknor," he said. "I'm glad to see you. Why haven't you been around to my office? You promised to call, and it's more than six months since I had the pleasure of making your acquaintance."

"I didn't want to bother you, sir, as I understand you're a busy man."

"Oh, nonsense! I'm busy, of course. I have large interests which take up a great deal of my attention, but still I have a few moments to give to my friends. How are you getting along? You're looking first class."

"I'm getting on all right, sir."

"Are you with Mr. Colt still?"

"Yes, sir."

"Are you carrying messages yet?"

"Yes, sir."

"Well, drop in and see me between three and four some day soon."

"All right, sir; I will."

That evening after supper, while Fred was sitting in the dining-room reading the sporting edition of an afternoon paper, there came a knock on the door.

Bessie answered the summons and admitted a lady who lived on the floor below.

She had a bundle in her hand done up in old newspapers.

"I hope I am not intruding," said the lady, whose name was Parker.

"Not at all," replied Bessie. "Sit right down. Mother will be back in a few minutes. She stepped across the hall to see Mrs. Smith."

"Very well, my dear. The purport of my visit is this. Your brother, I understand, is employed in a broker's office in Wall Street. I have some shares of mining stock here that my husband took in satisfaction of a debt several years ago. I don't know whether they're worth anything or not. We haven't looked at them for a long time. My husband tried to dispose of them when he got them first, but nobody would buy them at more than a few cents a share, and so we kept them. We are going to move to New Jersey soon, and, as we need all the money we can get, I thought I would see if I can realize something on these shares if I could."

"What are these shares, Mrs. Parker?" asked Fred, politely.

"You may look at them."

She took the string off the bundle, opened it, and handed the certificates to the boy.

He glanced over the top one.

It was a certificate for one thousand shares of the Paradise Gold and Silver Mining Company, of Tonopah, Nevada, par value, fifty dollars per share.

There were fifteen certificates in the bunch, each calling for one thousand shares.

"This is Western mining stock, ma'am," said Fred. "I have no idea what it is worth, but I will try and find out for you to-morrow."

"I shall consider it a great favor if you will," replied the lady, gratefully.

Fred made a note of the name of the mine and its location in his memorandum book and promised to attend to the matter.

He then rewrapped the stock and handed the package back to her.

"I hope it is worth something," she said, "for we need the money."

Next day Fred asked Mr. Colt about the stock.

"What did you say its name was?" asked the broker.

"Paradise Gold and Silver Mining Company."

"I've a block of ten thousand shares I'd be glad to sell for ten cents a share if I could get it," said Mr. Colt. "It's been in my safe these three years."



"You've no idea what it is actually worth, sir?"

"It isn't worth anything to speak about, as there is no market for it. It was taken off the Western exchanges two years or more ago. How many shares does the lady own?"

"She has fifteen thousand shares."

"Well, I wouldn't give a cent a share for it."

Fred asked several other brokers about it, and they were all agreed that the certificates were little better than waste paper.

The boy called on Mrs. Parker that evening and reported the result of his investigations.

She seemed greatly disappointed.

"I had calculated on getting something for it, if only one hundred dollars. We really are in pressing need of that amount of money."

She spoke so earnestly that Fred felt sorry for her.

"Well, Mrs. Parker, I'll take them off your hands at a cent a share and run the risk of losing my money," he said, after a little reflection. "It is possible I may some day find a customer for them, but that is hardly likely, unless they should be relisted on the exchanges, which will not happen without some good reason."

Mrs. Parker said she would be glad to dispose of the certificates for one hundred and fifty dollars, and so next evening Fred brought the money home with him and paid for the stock.

#### CHAPTER XIV.

##### A DESPERATE FIX.

Fred put the shares in his trunk and forgot all about them in a day or two.

One afternoon he called on Mr. Bates at his office in the Vanderpool Building in Exchange Place.

The big millionaire operator happened to be at leisure, and he cordially welcomed the boy.

In the course of their conversation Mr. Bates drew out the fact that Fred had used that five hundred dollars which he received for returning the pocketbook to the operator in a stock deal that had panned him out a profit of six hundred dollars.

"You were fortunate, Ticknor," he said, with a smile; "very fortunate, indeed. And what did you do with the eleven hundred dollars?"

"Well, sir, I gave two hundred dollars to my mother and fifty dollars to my sister, and the greater part of the balance I shortly after invested in L. & S. shares on the customary margin."

"With what result?" asked Mr. Bates, in an interested tone.

"I was lucky again, sir. You see, I bought fifty shares at 90 and thirty more at 94. The stock got a boom on and I sold at 112½, clearing sixteen hundred and fifty dollars."

"You certainly did remarkably well. Did you do any more speculating?"

"Yes, sir. I heard one day that there was going to be a rise in D. & G., so I invested in three hundred shares of

the stock at 65, sold at 87, and made sixty-five hundred dollars clear."

"That five-hundred-dollar bill seems to have been the cornerstone of luck for you."

"Yes, sir."

"Was that your last deal?"

"No, sir. Shortly afterward I bought one thousand shares of D. W. & P. at 72, and I held on until it went to 102½. I made thirty thousand dollars on that spec."

Mr. Bates whistled.

"It seems to me you're the young wonder of Wall Street. What else have you been guilty of in that line?"

"Well," smiled Fred, "I bought two thousand L. & M. the other day and cleared nearly fourteen thousand dollars."

"Say, Ticknor, this isn't a ghost story you're giving me, is it?"

"No, sir. It's the honest truth."

"What other deals have you been engaged in?"

"That's all."

"That's all, eh? Upon my word, it's enough, I think, for a boy of your years inside of six months. And all the time you were attending to your regular work as messenger for Mr. Colt?"

"Yes, sir."

"Marvelous! You are a born speculator, truly. May I ask how much you are worth, if it is a fair question?"

"Something like fifty-one thousand dollars, not speaking of about fifteen thousand shares of Paradise Gold & Silver Mining shares, which have no particular value."

"Have you fifteen thousand shares of that Tonopah stock?" exclaimed the operator, in surprise.

"I have."

"How came you to get it?"

Fred told him.

"I advise you to hold on to it, young man. It will be worth anywhere from twenty-five cents to one dollar a share inside of six months."

"How do you know that, sir?" asked Fred, in surprise.

"I have reason to know that it will. Now, don't let this go any further, for I have given you this information in confidence. In three months the Paradise mine will be listed again on the Western exchanges, and at a price not less than ten cents a share."

"Gee! I guess there isn't any doubt now that I'm the luckiest boy in Wall Street."

"You certainly are."

"Well, I know where there are ten thousand more shares of Paradise stock. Would you advise me to try and buy them?"

"By all means. You ought to be able to get them for a song. I've bought all I could find in the city at less than five cents a share. I'll give you ten cents a share for that block you speak about if you get it, but it will pay you better to hold it yourself."

"Thank you, sir. I guess I can afford to hold it if I am able to induce the owner to part with it."



Next day Fred told Mr. Colt that he thought he could find him a purchaser for his block of Paradise stock if he was willing to let it go for a cent a share.

The broker shook his head.

"I'll accept two and a half cents a share for it, but nothing lower."

In a day or two Fred brought him two hundred and fifty dollars and took the stock.

It was about this time that our hero got on to the fact that a syndicate was being formed to boom D. & L.

Fred spent several days investigating the tip, but he found out hardly anything.

Those on the inside were not giving away any of their plans to the outsiders.

The boy had his customary confabs with Daisy on the subject, but couldn't make up his mind whether to go into a deal in the stock or not, notwithstanding the apparent value of his pointer.

He kept a close eye on D. & L. and in a short time it began to forge ahead.

After it had jumped from 89 to 95, Fred concluded to buy three thousand shares, and Daisy went in it to the extent of five hundred shares with him.

That same day it rose to 98, and two days later it was ruling at 105.

"This looks like another lucky deal," he told the stenographer.

Daisy nodded her head and kept on with her work, for she was very busy that day, having secured several new customers.

Fred went back to his chair in the waiting-room and began to build air-castles about his future prospects.

"I'm about thirty thousand ahead so far on this deal. In fact, I may even double my capital and reach the hundred thousand mark. If the brokers knew I had taken that amount out of the Street they'd have a fit, and would begin putting up all sorts of games on me to try and get it back again. Well, I mustn't halloa before I get out of the woods. I haven't made the hundred thousand yet."

Just then a couple of well-dressed men entered the office.

One of them carried a small Russia leather hand-bag.

He asked if Mr. Colt was in.

"Yes, sir," replied Fred, looking hard at the visitor, for somehow or another he did not like his face.

"We'd like to see him."

"What's your names and business?"

"As far as our names go, we are strangers to Mr. Colt; our business, however, is to dispose of some United States bonds."

"Very well, sir; I will tell him."

Mr. Colt, not being busy, said he would see his visitors, and so Fred showed them into the private office.

Fred thought nothing more about them until he saw one of the men come out with a paper in his hand, which he carried over to the cashier's window.

"Mr. Colt has bought their bonds," he thought.

The cashier happened to be out at the moment, and the visitor had to wait until he returned to his den.

The man seemed to be very nervous and impatient, and drummed with his fingers on the window ledge.

Fred was standing near the ticker, with the tape in his fingers, and the nervous movements of the man attracted his notice.

Finally the man put his hand to his hip pocket to draw out his handkerchief, and the boy saw the polished butt of a revolver sticking out.

"Gee!" breathed Fred, "that chap is well heeled. If a cop saw what I did just now he'd run him in, and the magistrate would soak him ten dollars fine for carrying a concealed weapon."

A couple of customers came in and went directly to the ticker, so Fred withdrew.

The cashier now appeared, and the man with the concealed revolver pushed the paper through the window to him.

He looked at it, laid it on his desk and went to the safe.

Fred saw him counting out a big wad of bills.

Just then the cashier called him over to the window.

"Take this money in to Mr. Colt," he said to Fred.

"But I want that money," objected the visitor at the window. "I handed you an order for it."

"I know you did, sir," replied the cashier; "but, as it is rather unusual for us to pay out such a large amount in cash, I prefer to send it directly to Mr. Colt, who will, of course, pay it over to you himself."

"Very well," replied the man, gruffly. "Give it to me and I will take it in to him."

"That is unnecessary," replied the cashier. "The office boy will take it. It is part of his business."

As he passed the money through the window to Fred it looked for a moment as if the stranger intended to snatch it.

Such was probably his first intention, but he reconsidered it and followed closely on Fred's heels as the boy went toward the private office.

Fred opened the door and entered the room.

A startling tableau met his gaze and paralyzed him for the moment.

The other caller, who had remained in the private room while his companion went to the cashier's window with the order for the money the lad held in his hand, was standing beside the broker's desk with a revolver pointed at his head.

He uttered an oath when he saw Fred enter the room, and the boy was about to cry out, when the man behind him closed the door quickly and seized him, pressing one hand over his mouth.

In the scuffle that ensued, deadened by the thick rug on the floor, Fred dropped the money.

"Pick it up, and we'll be off as soon as I choke this kid into unconsciousness. Give your man a tap over the head with the butt of your gun."

Fred heard the words and felt the man's other hand creeping around to his throat.



He made a desperate effort to tear himself loose, but found the effort futile against the rascal's superior strength.

Suddenly he adopted a different expedient.

He sank his strong fingers into his captor's throat.

The fellow uttered a cry of pain and mechanically released the pressure on the boy's mouth.

Fred took instant advantage of the fact to shake his head free.

"Crack the young imp on the head before he yells out!" hissed the discomfited rascal.

Fred squirmed around the man to save himself, and as he did so his hand came into contact with the butt of the revolver sticking out of the chap's hip-pocket.

It happened to be a self-cocker, and as Fred's fingers slipped around the trigger as well as the butt, in pulling it out the hammer rose and fell under the pressure, and the unexpected explosion which followed nearly stunned the boy, whose head was within a few inches of the muzzle.

The man himself uttered a cry and fell to the floor, for the bullet had entered his thigh, while Fred staggered to his knees with the smoking pistol in his hand.

## CHAPTER XV.

### CONCLUSION.

The report of the revolver, coupled with the man's cry, startled the entire office, and even attracted notice in the corridor outside.

The cashier and two of the clerks ran out of the counting-room and, followed by the customers in the waiting-room, made a line for Mr. Colt's sanctum.

That a tragedy of some sort had happened seemed self-evident.

The rascal who had been holding the broker in subjection with his revolver realized that the game was up, and now only thought of making his escape.

He sprang for the door, but with great nerve stooped and snatched the roll of money from the floor.

Brief as was the pause he made to do this, it gave Fred time enough to recover his self-possession.

"Stop," the boy cried, "or I'll shoot!"

The rascal turned a startled glance over his shoulder.

His hand was on the knob of the door, and in another moment he would have been outside.

But Fred had him covered point-blank, and he saw something in the boy's eyes that showed he meant business.

He dared not take the risk, and while he hesitated the door was flung open and the cashier, with the others at his heels, appeared in the opening.

"Secure that man!" exclaimed Fred. "He has a roll of money in one of his hands and a revolver in the other."

"Blast you!" cried the rascal, raising his arm and firing at Fred.

The plucky lad escaped instant death only by the presence of mind of the cashier, who struck up the scoundrel's arm, and the ball buried itself in the wall; but, for all that, Fred almost felt the wind of the bullet as it passed close above his head.

In another moment the man was overpowered and disarmed.

The second report, which was louder than the first, was heard throughout the corridor, and brokers and their clerks came running out of the different offices to see what was the trouble.

Inside of two minutes an excited throng was crowding into Mr. Colt's office, all agog with excitement and curiosity.

Daisy Dean came to the brass door near the cashier's window in a highly excited condition and thoroughly bewildered.

One of the clerks who had remained in the counting-room ran to the telephone booth and called for a couple of officers.

On the spur of the moment he said a man had committed suicide in the office, and the desk sergeant immediately sent two policemen to the office.

The news flew through the building.

The corridor filled up with a crowd that grew denser every moment.

In the meantime things were being straightened out in the private office.

The man Fred had accidentally shot lay groaning with pain on the rug.

His companion was now held safe by the two clerks who had accompanied the cashier into the room.

The cashier himself had recovered the money, and was speaking to Mr. Colt, while Fred, with the revolver still in his hand, was keeping the mob from crowding into the small room.

"Stand back, gentlemen," said the boy. "Nobody has been killed. Keep back, please."

The mob behind, however, made it difficult for those in the front row to obey this request, had they been ever so disposed to do so.

Finally Fred succeeded in closing the door in their faces and putting his back against it.

"Send for the police," exclaimed the broker, in a tone that showed he had not quite recovered from the shock to which he had been subjected.

As a matter of fact an officer was even then trying to force his way through the crowd which blocked the approaches to the office.

Fred opened the door and let him enter the room.

He had a pair of handcuffs in his pocket, and he soon put these on the uninjured rascal's wrists.

He then took up Mr. Colt's desk 'phone, connected with the station, and called for the patrol wagon.

By this time there were two reporters on the scene trying to collect the facts.

Finally the excitement in the building subsided with the departure of the prisoners, but a stream of brokers filed in to call on Mr. Colt to learn the inside particulars of the trouble.

As soon as the real facts got around Fred was regarded as the hero of the occasion.



The afternoon editions said a lot of nice things about him, and long before he got home the news had been carried to his mother by talkative neighbors.

"You're the bravest boy in Wall Street," Daisy told him, when he had modestly given her a full account of the affair. "Pshaw! I only did my duty, Daisy."

The market had closed for the day before he thought about his stock deal.

Then he looked the tape over for the latest quotations of D. & L.

It had gone up to 110.

Mr. Colt praised him warmly for his conduct, and presented him with his check for five hundred dollars, which he turned over to his mother.

Next day he had to go with Mr. Colt and the cashier to the Tombs Police Court to give his testimony at the examination.

The rascals, only one of whom was able to appear, were held for the action of the Grand Jury.

An indictment was in due time found against them; they were subsequently tried and sent to Sing Sing for a term of years.

On returning from the Police Court Fred dropped into the little bank on Nassau Street.

The tape showed that D. & L. was then going at 117, so Fred ordered the deal closed out at that figure.

He cleared fifty thousand dollars by the transaction, which placed his financial standing with the bank at one hundred and one thousand dollars.

Daisy pocketed eight thousand dollars, which made her worth, all told, sixteen thousand dollars.

"It's like finding money to be associated with you, Fred," she said, when he placed her winnings in her hand.

"Bet your life it is," he replied. "It's better to be born lucky than rich. If you're born rich you may lose your money, but if you're lucky you're sure to come out on top in the long run."

Daisy coincided with this statement, and congratulated herself on enjoying the friendship and co-operation of the luckiest boy in Wall Street, as she called Fred.

Fred did not forget what Mr. Bates, the millionaire operator, had told him about the prospects of the Paradise Gold & Silver Mining Company.

He dropped into the Mining Exchange occasionally in order to see when the Paradise mine would be placed on the list of Western securities.

Three months passed, however, and the mine had not yet showed any signs of coming to life again.

"I think I'll drop in and see Mr. Bates again," he said, as he left the office a little before three with the day's deposits that he was taking to the bank.

He almost ran against Murphy, who was coming up the stairs two steps at a time.

The sight of Murphy put Fred in mind of James Elder, who had been clever enough to elude the detective Mr. Colt had put on his track.

At that moment a man with a long white beard, a slouched hat and a heavy cane, who had been standing in a doorway, stepped out and suddenly thrust his cane between Fred's legs.

The boy went down on the sidewalk in a heap and the bank book flew from his hand.

The white-bearded man, with an agility which belied his looks, darted at the book, scooped it up and flew down the street.

Fred recovered his feet and rushed after him, crying, "Stop thief!"

The man, however, would probably have escaped up Pearl Street, only that he ran into the arms of an officer who at that moment was turning the corner into Wall Street.

He struggled to escape, but the policeman held on to him.

Then Fred came up.

"Don't let him go, officer," said the young messenger. "He just upset me and grabbed the firm's bank book. He is a thief."

"He runs uncommonly good for an old man," remarked the officer. "See if that beard is genuine. It doesn't look so to me."

Fred gave it a tug and off it came in his hands, revealing the countenance of James Elder.

"We've got you at last, Mr. Elder, have we?" he said, in a tone of satisfaction. "This time you've gone a little too far and have been snatched with the goods on."

Elder darted a malignant look at him.

"Take him to the station, officer. I'll go with you and make the charge."

So James Elder was locked up on a charge that landed him in Sing Sing three months later.

Mr. George Bates proved to be a good prophet, for within the year Paradise was selling for fifty-five cents a share.

Fred is now cashier for Mr. Colt, and earning a good salary, but he is still making money for both himself and Daisy Dean, the stenographer, in the market.

As he came of age this year, he is now able to keep a regular account in one of the big Wall Street banks, and signs his name legally to checks. Moreover, he and Daisy Dean are engaged to be married.

He still does his trading through the little bank in Nassau Street, the cashier of which maintains that he is the LUCKIEST BOY IN WALL STREET.

THE END.

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